

THE
CONNECTICUT RIVER
BANKING COMPANY
1825 HARTFORD 1925

THE
**CONNECTICUT RIVER
BANKING COMPANY**

1825 One Hundred Years 1925
of Service



By
HENRY W. ERVING
Hartford, Connecticut

1925

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Hartford, Connecticut

PLAN
OF THE
CITY OF HARTFORD

FROM A SURVEY MADE IN
1824.

SURVEYED AND PUBLISHED BY
BENJ. JOHN AND N. GOODWIN

Scale of 1500 feet





HARTFORD, CONNECTICUT
CIRCA 1835

J. & J. Jackson
Churchyard Works, Burslem, England

Collection of H. W. Erving



HARTFORD FROM LORD'S HILL

EARLY 19TH CENTURY

From the Original Painting
Artist Unknown

Connecticut Historical Society

The Connecticut River Banking Company



The means and methods of travel and transportation are a prerequisite of civilization; the growth and advancement of society are dependent upon the facilities for communication and commerce between its members, and roads and routes early become essential in a new country. The first settlements in New England were from necessity made upon the coasts; locations upon rivers were sought later as opportunity offered.

In his Thanksgiving sermon delivered in 1846, Dr. Horace Bushnell declared, that "where there is activity or enlargement, or a liberalizing spirit of any kind, there is intercourse and travel, and these require roads."

For many years all inland travel in our new country was limited to Indian trails, which later were made passable for pack horses, and which in turn as actual roads began to appear, were succeeded by two and four horse wagons. The pack horse business had become quite profitable, and its proprietors opposed the appearance of freight wagons, as later the wagon interests fiercely represented the coming of railroads. The inland traffic

on wheels was developed into a great system; the Conestoga wagon, afterwards styled the "Prairie Schooner," rendering great service in transportation, particularly in the west, as late as the middle of the nineteenth Century, or indeed until 1870, when the first overland railroad was opened.

This country, however, was early in road making; — a road from Hartford to Windsor with bridges, was ordered built in 1638, — although the best efforts of the inhabitants with their very limited facilities, effected what would now be considered extremely poor results. Yet after the Revolution great improvement was made, and the Americans were always pioneers in bridge building. Loudon McAdam, after whom the crushed stone roads are named, came to this country in 1783. Stone roads, however, were built and in operation in America before the coming of McAdam. Turnpikes were common, and this class of property was a favorite and standard investment for many years. The first turnpike chartered in Connecticut was in 1792, and ran between New London and Norwich.

The Hartford, New London, Windham and Tolland Counties turnpike was chartered in 1795, and a very successful thoroughfare was completed in Virginia in 1786. The national road, from Cumberland to Wheeling, built by the Federal Government, was finished and in use by 1818. Charters to certain banks were conditioned upon their building, or assisting in the construction, of a turnpike. The turnpike companies were very reluctant to recog-

nize the superiority, or even the feasibility of railroad communication, and after the appearance of the latter many bankruptcies occurred with resultant losses to the stockholders. Much capital too was invested in stage-coach lines, as well as freight wagons, and the business had become profitable; and then, as now with many railway systems, combinations were seen to be advantageous, and certain minor trusts were formed. Over one hundred stage-coach lines ran out from Boston as late as 1832, and ten years after, twenty-two lines had their headquarters in Hartford. *The Boston Traveler* began as a stage-coach newspaper, and so derived its name.

The frequent taverns, great stables, and large and well equipped blacksmith shops, came to an abrupt end as the railways appeared, with consequent hardship to many proprietors.

The Boston and Lowell, the Boston and Providence, and the Boston and Worcester railroads, all opened in 1835. Their advent was bitterly opposed by many newspapers influenced by the prevailing transportation interests, nor had they the confidence of the public at large. The first actual railroad constructed in America, however, while not the earliest one chartered, was the "Granite Railway Company," built by Gridley J. F. C. Bryant in 1826, its charter being granted in that year by the General Court of Massachusetts.

Bryant had the contract for the erection of Bunker's Hill Monument, and had purchased a

granite quarry in Quincy, which was but four miles from tide water nearest the monument site. The rails were of wood surfaced with iron, and it being downhill all the way, the loaded cars ran by gravity to their destination, and the empties were dragged back by horses. It even carried passengers at times, but more in the way of holiday excursions, after the manner of the modern switch back. This little road was entirely successful, and was the inspiration that led to investigation for more important lines later. But the idea of steam propulsion was in the mind of no one at that time. When the charter for the Boston and Worcester road was acquired in 1830, the locomotive was not in use in this country, nor were its possibilities recognized, and it was proposed to haul the cars with horses, after the manner of horse cars, as operated later.

Although the turnpikes were ordinarily passable, many highways, considered fairly good roads during the summer and autumn, were but morasses in the spring and wet seasons. *The American Mercury* in May, 1824, even criticized the condition of Asylum Street west of Trumbull, "which is in such bad condition that carts and wagons often get set."

Charles Dickens, traveling in the United States in 1842, complained much of the shocking roads met in his journeys by stage throughout the South and West; and on one improved, corduroy road in a Western State, he had, in a night ride, what he described as a "frightful experience." And it is within the memory of many, that even in our pres-

ent city limits, where are now asphalt surfaces of floor-like smoothness, people driving to and from their business have become mired, and have been obliged to leave their carriages in the mud, and proceed on foot, leading their horses, to their destinations often at a distance.

Locations were selected, and settlements were made upon the banks of water-ways, largely because of their accessibility, although doubtless the pioneers in Connecticut were attracted by the fertile meadows and grazing tracts bordering the river.

There were two or three minor expeditions from Massachusetts Bay to Connecticut, undertaken in 1634 and 1635, but Thomas Hooker's pilgrimage from Cambridge to Hartford,—or Newtown,—in the early summer of 1636, was the first important overland journey attempted, although the earliest settlement in Connecticut was not made by his company.

Travel and transportation from Plymouth and Massachusetts Bay to the towns on the Connecticut River were accomplished by means of coasting vessels of sufficiently light draught to pass over the bar at Saybrook, where the water, as Governor Winthrop states, was only six feet deep. And for the two hundred years following, this river was the principal artery of commerce between the towns and cities on the coast, and all of the territory of New Hampshire, Vermont, and Western Massachusetts.

To Adriaen Block, a native of Holland, probably belongs the credit for the discovery of the Connecticut River.

Estevan Gomez is supposed to have sailed along the coast in 1525, but there is no authentic record that he noticed the mouth of our river.



DUTCH POINT, 1835

From an Old Print

Block first came to Manhattan from Holland in 1612; the following year he made another voyage, commanding the ship *Tiger*, which vessel was subsequently destroyed by fire as he was preparing to return; and it was in a yacht built by himself and his companions, which he named *Onrust*, (or *Restless*,) said to have been but forty-four and a half feet long, and of sixteen tons burthen, that in 1614

he explored the Connecticut River for some sixty miles, to the foot of the falls at Enfield. *Onrust* was thus the first vessel of a white man to sail on this river, which appears on the early Dutch maps as “*Versche Rivier*,” — (Fresh River), and Block, the first white man to view Enfield Falls.

In 1632 the Dutch from Manhattan proceeded up the river as far as Hartford, and began the construction of a fort on the further side of the Little River, south of Dutch Point, which they named the “House of Hope.” But in October, 1633, came an expedition from Plymouth under command of an intrepid leader, Captain William Holmes; and in spite of the warnings and remonstrances of the Dutch, who stood by their shotted guns and threatened to fire on them, defiantly sailed by their fort, and proceeded up the river as far as Windsor, where a house was speedily erected, the frame of which having been brought thither in the hold of their vessel; — “& bords to cover & finishe it, having nayles & all other provisions for their use.” Thus this band of Pilgrims from Plymouth were, as Governor William Bradford quaintly states, “Ye first English that both discovered that place, and built in ye same.” And referring to their interruption and challenge at this point, he further says, “They bid them strike & stay, or els they would shoote them; & stood by their ordnance ready fitted, * * * and though the Dutch threatened them hard, yet they shoot not.” Windsor was thus the first English settlement on the Connecticut

River, although in September of the same year, John Oldham, who was of an adventurous type, with three equally daring companions, had made the journey from Massachusetts Bay through the wilderness, reaching the banks of the river, but owing to the lateness of the season returning immediately to his home in Watertown.

His object was ostensibly to trade with the Indians, but was doubtless for exploration purposes, and during the next year, 1634, he led a small band of settlers again across the country, reaching the river at a point near Wethersfield, which became the second English settlement in Connecticut. Thus Oldham was the first white man to make the overland journey, probably along the trail which Thomas Hooker followed later.

In 1636 also came William Pynchon with a company from Roxbury, and settled at Agawam, now Springfield, and he it was who first established regular navigation above Hartford. Soon after the settlements by the English on the Connecticut, a flat boat, or scow, drawing little water, was designed, which could be poled along the river course, and with very great exertion could even be pushed up over the falls at Enfield: and until the middle of the nineteenth century much traffic with Springfield, and points above was thus carried on. To facilitate matters, however, Pynchon early established a warehouse on the East bank of the river just below the falls, the present Warehouse Point taking its name from that circumstance. His trade consisted

almost entirely of furs and peltries, which could reach the storehouse on boats or rafts running the rapids, but goods for the settlements above were generally unloaded at "the Point," and conveyed to their destination in packs along the old trails. The pinnace of William Pynchon was of necessity anchored below the falls, and this vessel was impressed by Captain John Mason in 1637 at the beginning of the Pequot War, as a transport to convey his little army down the river.

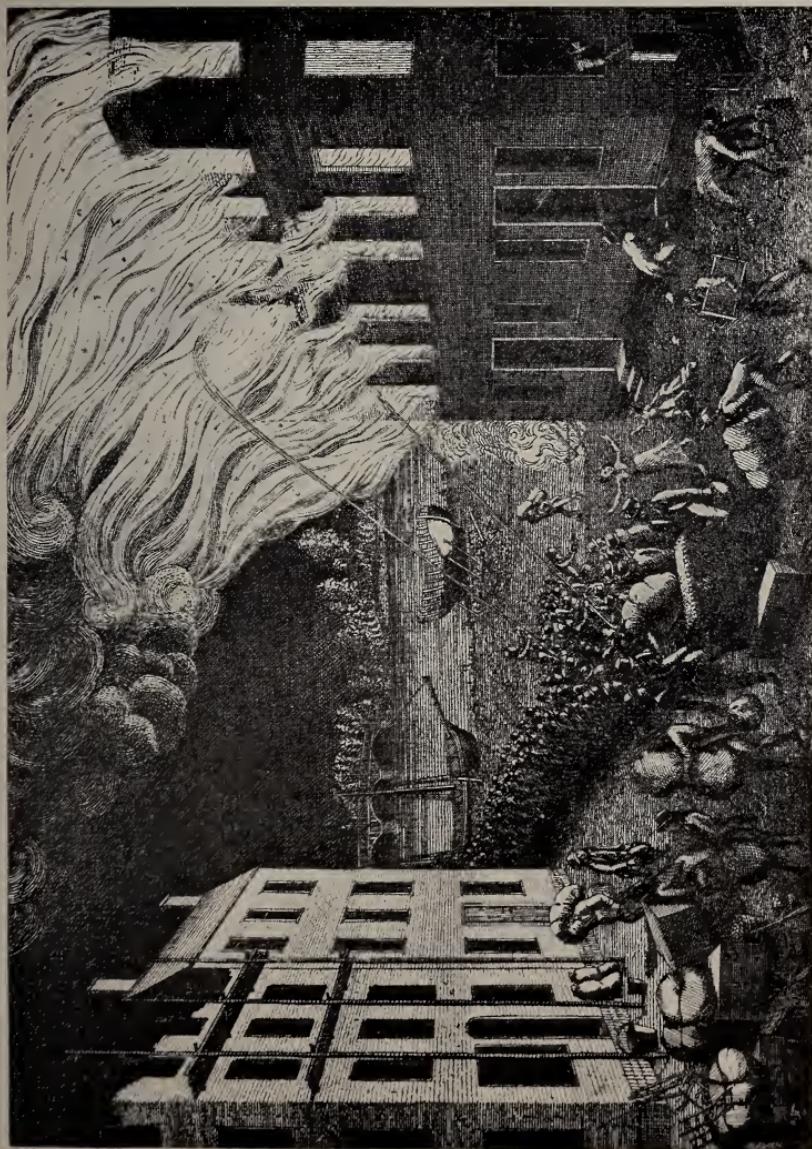
For many years, and until the construction of the bridge at Hartford, Warehouse Point was regarded as the head of sloop navigation. It is related that in the olden days as many as sixteen sloops have been anchored there at one time.

Such flatboats as conveyed merchandise above Springfield, unloaded at the foot of the various impassable falls farther up the river, and transferred the cargoes to other boats above. The account-books of William Pynchon show frequent charges of Miles Morgan, and Joseph Parsons, for piloting boats over the Enfield Falls. The business of piloting through the rapids was for many years an important vocation for certain skillful and daring men.

The first bridge across the great river at Hartford was built in 1809, previous to which time all communication between the two shores was by means of ferries. Many references to these ferries, and regulations concerning them are to be found in the early records, as well as the mention of bridges across the Mill, or Little River.

Rev. Thomas Robbins, D. D., who from 1808 to 1827 was pastor of the Second Church of Windsor at East Windsor, Conn., — whose first minister was Timothy Edwards, — and who kept a diary continuously from the year 1796 to 1854, writes thus of the great flood of February, 1807: — “There are many accounts from various parts of great losses by the late high waters. The great bridge in Hartford is gone.” This was an important bridge built in 1804, crossing the Mill River near the site of the present stone bridge, though at a lower level. The frequent freshets interrupted travel to such an extent that a bridge spanning the great river was decided upon, and Dr. Robbins states further in November, 1808, that “The Assembly have made a grant for a bridge at Hartford:” and on January 9, 1810, he records that he “Rode to Hartford; crossed the new bridge; It is nearly complete; It is a magnificent structure.” This was an uncovered bridge, with wooden arches beneath the flooring, and was a very ambitious and imposing affair for the time, and it did much to facilitate communication between the Eastern and Western sections of the state at this point.

What is probably a correct representation of this structure is shown in a rare engraving which embellished the policies of the Hartford Fire Insurance Company of that date, wherein is depicted a conflagration near the river at the foot of Ferry Street. This picture is of further historical interest, indicating as it does the ship building in that locality.



FIRE AT FOOT OF FERRY STREET, HARTFORD, 1811

Showing the First Bridge

From Policy Hartford Fire Ins. Co.

Collection of M. B. Brainard

THE CHARTER OAK AND WYLLS MANSION, 1818

From the Original Painting by George Francis

Collection of M. B. Brainard



It was not the first great bridge in Connecticut, however, the one at Enfield having been opened in 1808.

In the great storm and flood in the Spring of 1818, the Hartford bridge was carried away. Again Dr. Robbins mentions the bridge; "March Third; Rode to the river in East Hartford and found it impassable. The ice broke in the morning and carried off the drawer of the bridge (then in the eastern end).

"The scene was tremendous; The river was perfectly full of ice 18 in. to 24 in. thick; The most of the arches fell."

The construction of a new covered bridge was undertaken at once, and this was finished late in the same year. The good doctor welcomes this great convenience, and records its completion. "December second; Rode to Hartford; Crossed on the new bridge. It is just completed and is a very noble structure." It cost \$125,000 and was in turn destroyed by fire on May 17, 1895, and replaced by the present magnificent stone structure, opened in December, 1907, and costing over a million and a half.

For light loads where speed was required, canoes, both log and of bark, were in common use. In the spring of 1638, a fleet of fifty canoes filled with corn, and manned by friendly Indians from Deerfield, came down the river to the lower towns impoverished by the Pequot War, which was followed by a scant harvest, thus rescuing the inhabitants from impending starvation.

“Never,” declared Captain Mason, “was the like known to this day!” Even before the middle of the seventeenth century, locally built ships were dispatched from Hartford on distant voyages, laden with domestic produce; and to encourage local ship building and trade, certain vessels were exempted from taxation.

In 1676 Hartford numbered among her vessels a *Ketch* of ninety tons burthen, and in 1680 there were twenty-seven vessels owned in Connecticut, and as many as sixty were in commission one hundred years later.

Towards the close of the seventeenth century, many ships with cargoes of produce sailed down the river, and proceeded to Boston around Cape Cod. Connecticut meanwhile had built a fort at Saybrook, and thus endeavored to collect transport duty, which raised great opposition in Massachusetts, and caused the General Court to pass this resolution:

“Itt is ye mind of this house yt none of ours should pay any import to any of Connecticut, in relation to ye passing through any part of Connecticut River.” Nearly two hundred years later, similar proprietary claims regarding navigable waters, were to be made by the State of New York.

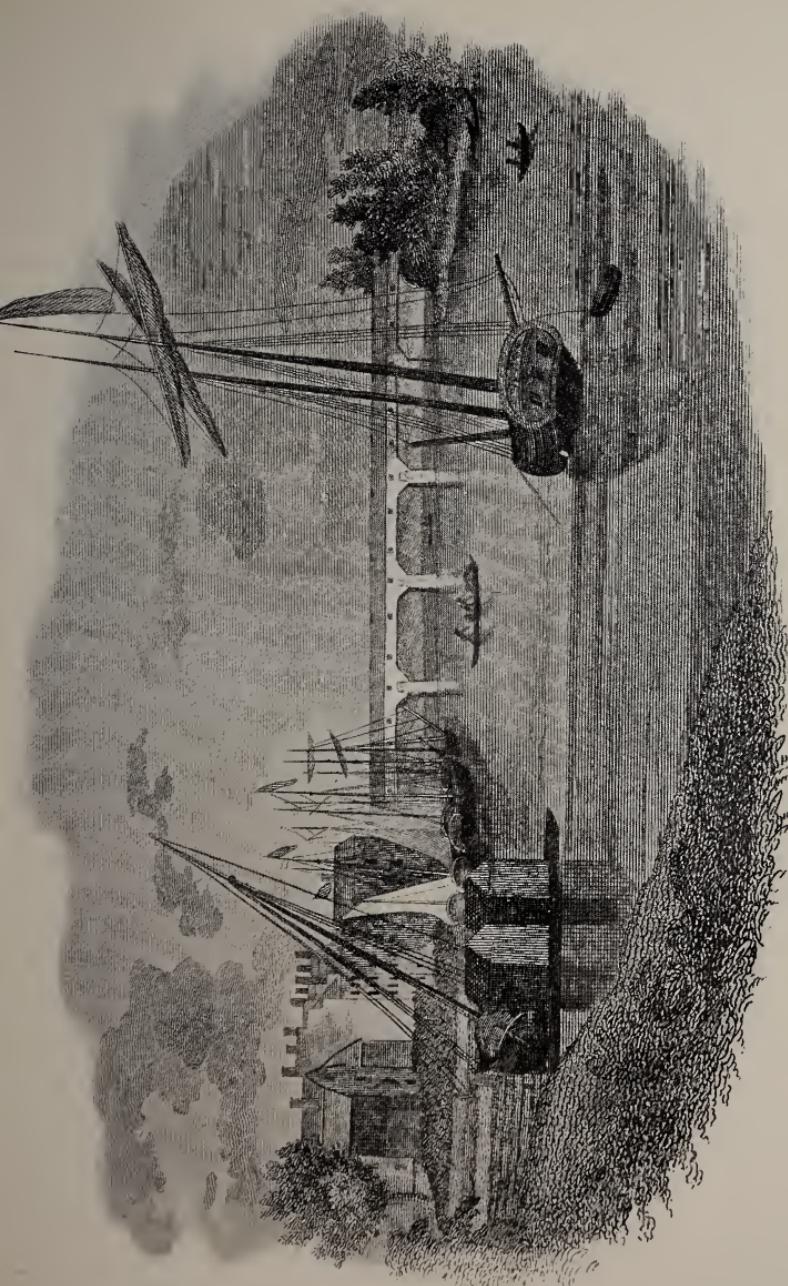
The first attempts at improvement in the river, looking to increased facilities for navigation, appears in the Hartford Town Records of 1686, when “the Town by their vote made choice of Major Talcott, Ensign Nathaniel Stanley, Mr. Cyprian

Nichols and John Bidwell, to consider the best way to make a channel in the river between this town and Wethersfield, and to order the effecting thereof in the best way and manner they can that there may be as little prejudice as may be, without charge to the Town." In 1764 a memorial was presented to the General Assembly by Joseph Talcott and other petitioners, praying for power to improve the channel above Rocky Hill, and collect tolls from passing vessels; and again in 1788, another application was presented to the Assembly by Jeremiah Wadsworth and a number of others, for permission to improve the channel between Hartford and Middletown, and collect tolls from passing craft to defray the expense.

Little progress, however, seems to have been made in the way of benefit to navigation, until in 1800 "The Union Company" was chartered, and empowered to improve the river bed below Hartford, to construct wharves along the banks, and effect other improvements, under supervision of commissioners, and was given authority to collect proper tolls from all passing vessels for a period of sixty years. This company did much work in deepening the channel between the two cities, to the great advantage of navigation along that reach which was greatly obstructed by sand bars, it being necessary to dredge no less than eight. As time went on, however, shippers apparently resented the tax imposed by this organization, and in 1834 endeavored to have its privileges curtailed. Thus

it became necessary to defend the activities of the company before a legislative committee, where it was shown that by its methods, a channel had been kept open through the entire shipping season to an average depth of from seven to nine feet, whereby loaded vessels were enabled to reach their wharves at Hartford under sail, when heretofore, sloops and schooners even at high tide were obliged to be warped across the bars, with heavy wear and tear, or were unloaded below Middletown into lighters, at much expense, and were from three to fifteen days in coming up from that city.

Poling flatboats against the current was a most laborious task; the craft while drawing but little water, averaged somewhat over seventy feet in length, with capacity for a load of thirty tons; yet by the time of the Revolution, transportation by flatboats had resolved itself into a system, and extended from Hartford as far north as Wells River, Vermont. Large and miscellaneous cargoes of merchandise were carried to that point and others below, and enormous rafts of lumber, from the supposedly inexhaustible forests of Vermont and New Hampshire, were floated down the river to various mills. As early as 1810, regular lines of flatboats were running between Hartford and towns above, as far as Cheapside on the Deerfield River, the latter being a point of large shipping interests, with extensive territory west and north. The fall in the river between Barnet, Vermont, and Hartford, is given as over four hundred feet, and the entire fall



WATER FRONT, HARTFORD, *From Seymour's Wharf, 1824*

Published by D. St. John, and N. Goodwin

Engraved by A. Willard

Collection of M. B. Brainard



HARTFORD FROM HOCKANUM

CIRCA 1825

D. C. Hinman, del.
Daggett, Harman & Co., sc.

Collection of H. W. Erving

in the stream, in the three hundred and sixty miles from its source to its mouth, is sixteen hundred and eighteen feet. All who have written regarding the Connecticut of a century ago, agree that before the northern hills were denuded of their forests, there was a continuously greater volume of water in the river, which never became as low during the dry season as at present, although serious floods occurred as frequently as now.

Following the struggle for independence, internal improvements engaged the attention of the people, and many schemes were devised for bettering facilities for the navigation of this very important stream. Canals and locks were undertaken, the first of such works being finished in 1795 at South Hadley, Mass. Thus the Connecticut was the first river in America to be so improved, having already been navigated above tide water, more than any other stream in the country.

All of this work of improvement was locally encouraged, because of the growing commercial competition between the towns of Massachusetts Bay, and the river settlements at Springfield, Hartford, and Middletown; the inhabitants of the valley realizing the obvious advantages possessed by their river route, over the very difficult methods of conveyance of bulky merchandise overland, on the primitive roads of the period. This rivalry stimulated endeavors to increase facilities for boat traffic; in 1791 the first charter for such improvement was granted by the General Assembly of Connecticut,

for the purpose of making the river navigable between Enfield Falls and the City of Hartford. The plan in view was to cut a channel through the rapids.



VIEW ON THE CONNECTICUT

From an Engraving

Again in 1798, corporate privileges were granted to construct locks at the falls, and build a bridge at Enfield; the bridge was subsequently erected as stated, but nothing was done in the way of bettering the situation at the falls, nor was any action

taken with this end in view by another company chartered in 1818, and it was not until 1824, that the enterprise was seriously undertaken, and actual capital furnished to carry out the work. Meanwhile considerable progress had been made in the work along the upper reaches of the river.

As mentioned, the corporation known as "The Proprietors of the Locks and Canals on the Connecticut River," chartered by Massachusetts for the purpose of making the stream "passable for boats and other things," and which contemplated the construction of canals and locks at both South Hadley and Turner's Falls, had completed its first work, and the canal was opened in 1795. The project was made so attractive that a considerable portion of the necessary capital was obtained abroad, investors in Holland being interested, and the enterprise was regarded as most important at the time.

Instead of the ordinary method of raising vessels to a higher level by means of locks, an ingenious arrangement of an inclined plane was devised, which apparently worked satisfactorily,— although the system was changed in 1805 to one of simple locks,— and while the undertaking was not a financial success at first, it subsequently became profitable. The canal at Turner's Falls was opened in 1800, and the one at Bellow's Falls in 1802; and later two smaller canals farther north completed the upper Connecticut route, so that by 1810, it became possible to approach the town of Barnet, Vermont, two

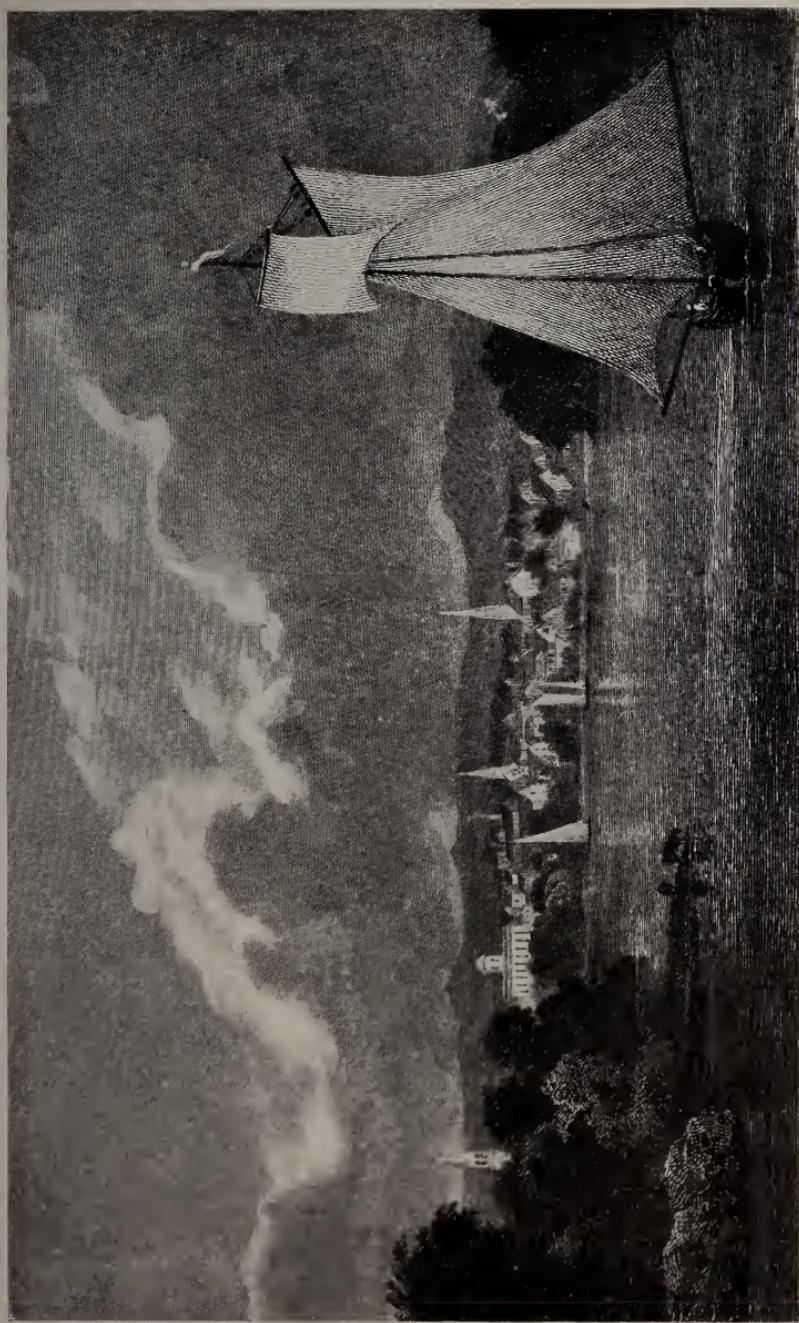
hundred and twenty miles above Hartford, with no great obstacle save only the falls and rapids at Enfield.



FLATBOAT ON THE UPPER RIVER

Proceedings of the Vermont Historical Society

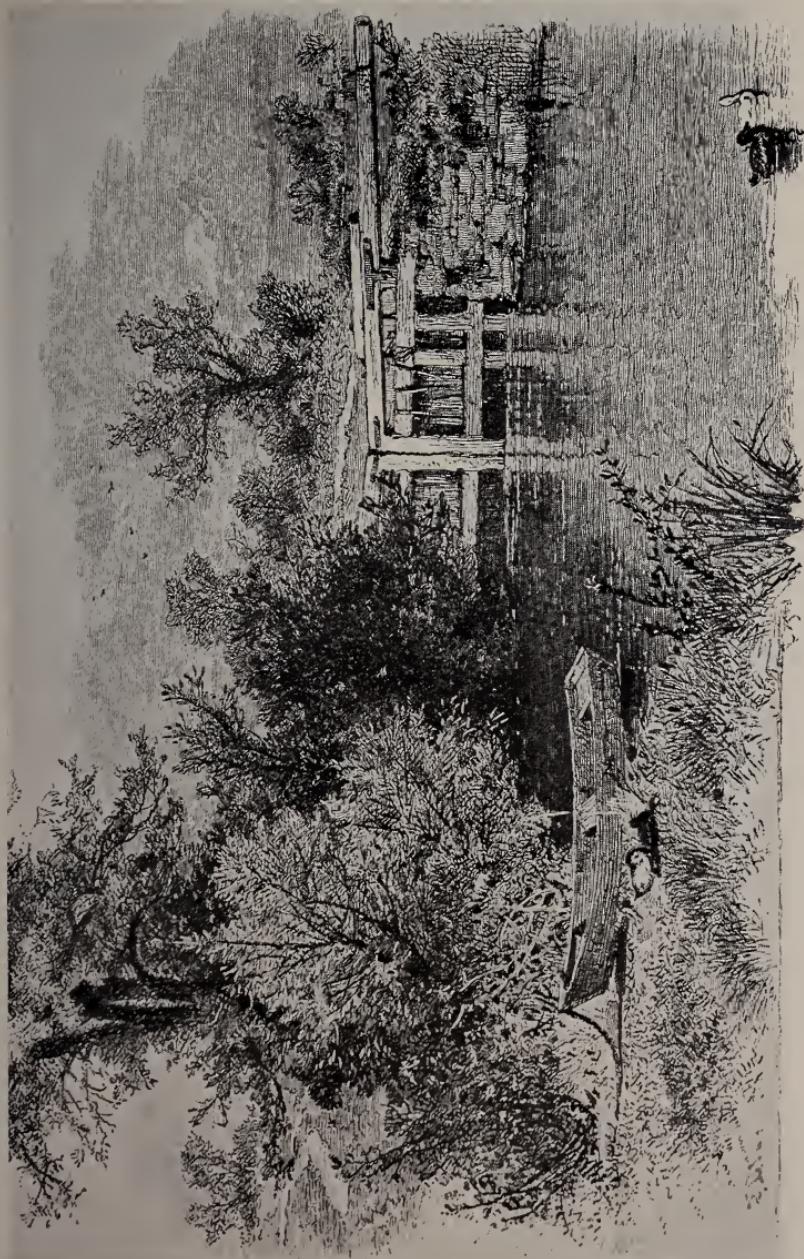
Such were the traffic requirements, however, that many flatboats, and occasionally a sailing vessel passed up the river as it was, being poled over the falls, which as has been said, was a most toilsome process. It is stated that the boats surmounting Enfield Falls required a man for every ton of freight thus conveyed, and thirty days were consumed in making the round trip from Hartford to Wells River. The desire to attract this trade from the great territory north, induced New Haven interests to form a corporation that would undertake the construction of an inland trunk canal from that city northward, which was expected to ultimately reach Northampton, and thus divert the increasing volume of traffic from the upper river, then passing through Hartford channels.



HARTFORD, CONNECTICUT, 1830

*Drawn by T. Cole
Engraved by Fenners, Sears & Co.*

Collection of H. W. Erving



From an Engraving by J. D. Woodward

MIDDLE LOCK AT WINDSOR LOCKS

Collection of H. W. Erving

The engineer in charge of the New Haven enterprise was Jarvis Hurd, who had had much experience while employed in the construction of the great Erie Canal, and whose report upon the proposed undertaking was so very favorable that there was no difficulty in securing subscriptions for the project. This line was to be constructed by the "Farmington Canal Company," and its stock-holders indulged in the most sanguine expectations, and enormous earnings were anticipated. Connecticut could empower the building of this canal to the state line only, where it was expected to make connections with the "Hampshire and Hampden Canal Company," through which the route was to continue to the river.

Excavation of the Farmington Canal, chartered in 1822, was not begun until two years later, and ground was broken at Granby, Conn., on July 4, 1824, with much ceremony and great enthusiasm. The projected designs of this coalition were extremely ambitious; in 1826, the plan to extend this canal beyond Northampton, on the west bank of the river, was approved by the Massachusetts General Court, and New Hampshire and Vermont subsequently authorized the company to make extensions as far north as Lake Memphremagog. The project was apparently developing most auspiciously, and its supporters frankly asserted that the river was of importance and value only as it might serve to feed the canals, and there were those, of the river faction, who seriously apprehended that

the course of the noble stream might possibly be diverted into New Haven harbor, and the river be made permanently useless for shipping purposes.

The Erie Canal, begun in 1817, was opened on October 25, 1825, with great enthusiasm.

The Connecticut Courant noted in 1818 that "work on the great Erie Canal employed twenty-nine hundred and sixty-seven men." Dr. Robbins, that indefatigable diarist before referred to, whose comments on matters outside of church interests were always most laconic, writes on November 11, 1825, that "the late celebration in New York of the opening of the canal, very splendid."

This enterprise was inaugurated by very able men of great vision, and their most confident anticipations were justified. It was built to connect the Great Lakes with the Hudson River at Troy, and it was expected to convey enormous quantities of produce and general freight from the vast country west and north, to the great benefit of New York City and the towns bordering the river.

Professor Benjamin Silliman, who was a very close and intelligent observer, notes in the record of his "Tour to Quebec," made with Daniel Wadsworth in 1819: "No one can estimate the importance of the regions West, which in their progressive increase, and aided by the stupendous canal now in progress, must pour a great part of their treasures through this channel."

Eventually it actually diverted such an amount of shipping from Philadelphia, that New York was

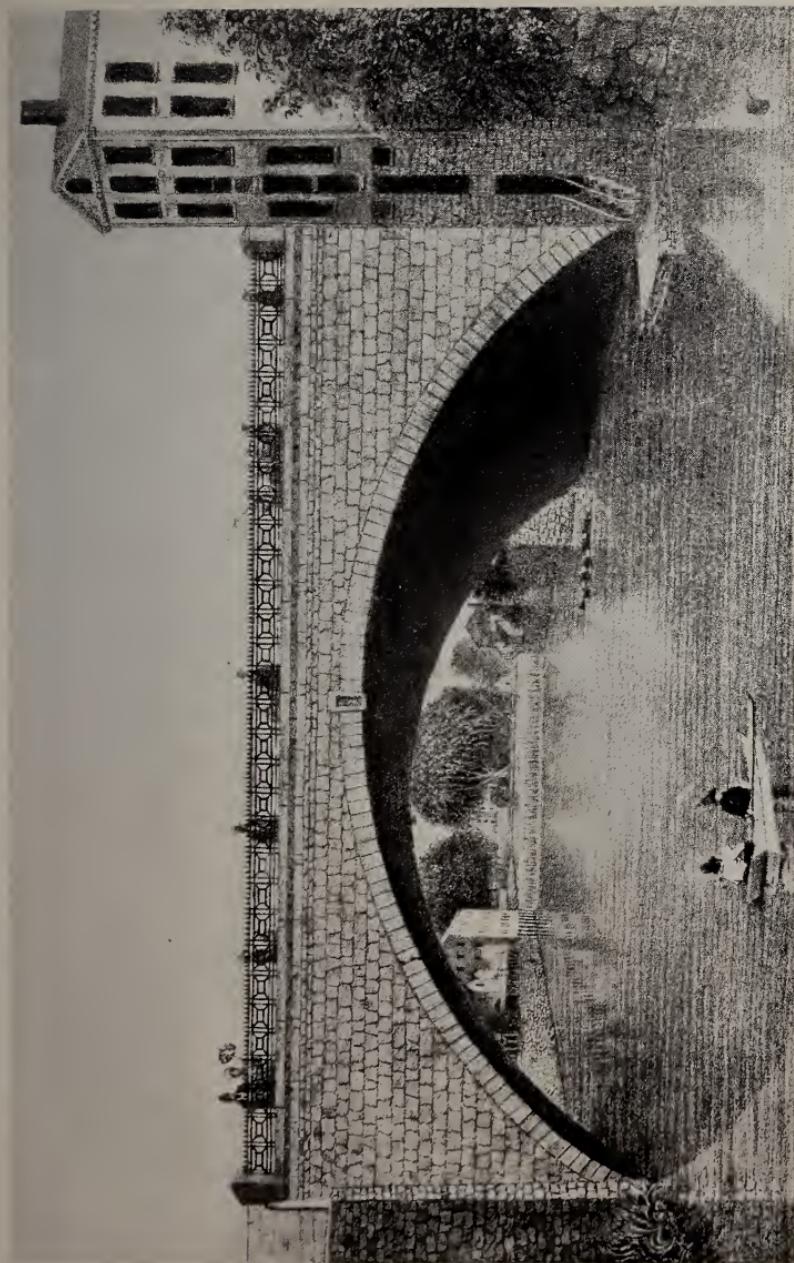
thereby enabled to supplant that city as the nation's metropolis, and the business and wealth of Manhattan thus increased prodigiously. The unquestioned success of this vast undertaking gave a great impetus to canal projects throughout the east, and made such enterprises exceedingly popular. Many canal charters were sought, and many obtained, which were never acted upon. Even before 1824, the country had recovered in great measure from the stagnation following the war with England. The Hartford Convention had been held in 1818, the new constitution adopted, and most people felt that political conditions were upon a stable basis. There were signs of a business revival, and it was generally expected that the country was entering upon a period of great prosperity. Thus it was not difficult to enlist capital in attractive enterprises.

The New Haven plan was of great scope, and its projectors hoped to emulate the wonderful achievement of the New York canal. By controlling the transportation and trade of the towns of Western Massachusetts, and Eastern New York, together with the states of Vermont and New Hampshire, making connections with Lake Champlain, and even extending the course into Canada, New Haven hoped to possibly become a rival of Boston. There seemed to be no reason why the port on the Sound should not become the great city of New England.

The expectations of the subscribers to the stock of the Farmington Canal were boundless. Com-

ments of the newspapers of the period were of the most sanguine character. *The New Haven Register* editorially stated that the stockholders had "clearest evidence that their investments are to result in no common profits;" and the approval of the scheme by the legislatures of Massachusetts, New Hampshire and Vermont, and the anticipation of continuing the canal and its connections to the great Canadian river, were spoken of as "events of vast importance, and indicate an immense enhancement to the value of its stock." This enterprise of course was a direct blow to Hartford, which the latter city hotly resented, and a group of her most prominent and influential citizens met almost immediately and evolved a most comprehensive scheme.

This was no less than a plan to build by the most improved methods a serviceable canal with locks at Enfield, thus surmounting the difficulties of the river at that point, with its fall of thirty feet; secure by purchase all the improvements on the upper river, and thus control the entire business of the Northern country, by providing a practicable and adequate system of transportation by means of short canals, and a moderate number of locks, for the full length of the Connecticut River; and this, not dependent upon sails, or horse power, but superseding both by the great, new, and powerful agent *steam*, which was now attracting wide attention. A meeting of citizens to discuss "the expediency of taking measures to promote navigation of



THE STONE BRIDGE, HARTFORD

CIRCA 1833

From a Lithograph, Clay, del. & fec.

Connecticut Historical Society



MAIN STREET, HARTFORD

EARLY 19TH CENTURY

From an Old Print

Collection of M. B. Brainard

the river from this city Northwards," was held at the City Hotel on January 1, 1824, and adjourned to January 9. This meeting received favorable comment from the papers, including a friendly notice from *The Hampden Journal* of Westfield, through which town the Farmington Canal was to pass. The population of Hartford at this time was about eight thousand.



DISTANT VIEW OF HARTFORD

From an Old Print

These gentlemen very soon proceeded to organize a corporation, under the name of "The Connecticut River Company," and received a charter from the General Assembly in May, 1824, for the purpose of "improving the boat navigation of Connecticut River," through the Valley of Connecticut, "from

Hartford towards its sources." Improvements at Enfield, however, must be "such as shall not prevent the convenient passage of boats and lumber down the river, nor obstruct the passage of fish;" and furthermore "said corporation shall have the right to possess any steamboat or boats, which they may judge necessary to increase commerce on said river."

The first meeting of the Connecticut River Company was held in the Tavern, or Coffee House, of Joseph Morgan, which was located on the north side of State Street between Market and Front Streets. The Company immediately proceeded to formulate extensive plans for making the river navigable from Hartford to South Hadley, and also took initial steps towards acquiring all the works on the river above.

Much interest in the great enterprise prevailed in Hartford, but little progress was made until the beginning of the following year. The *Courant* of January, 1825, mentions that a circular letter had been issued, signed by David Porter, John Russ, and Eliphalet Averill, for the incorporators, "relative to contemplated improvements of navigation of the Connecticut River, with the object of effecting a meeting of delegates from the various towns on the upper river, to obtain a general expression of public sentiment, and uniting on some common plan. * * * Expeditious communication by water from Long Island Sound to Lake Memphremagog, or to Northern points of New Hampshire and Ver-

mont, possesses great advantages, with the necessary consequence of passing through four states, and entering a navigable lake which extends many miles into Canada." Interesting facts also appear in the early records of the company. In January, 1825, it is recorded, "That David Porter, William Ely, Alfred Smith, and Thomas K. Brace be appointed delegates from this board to attend a meeting of delegates from the various towns on Connecticut River in the states of Connecticut, Massachusetts, New Hampshire and Vermont, to be holden at Windsor, Vermont, on the 16th day of February next, to consult upon the best measures to be pursued for improving the navigation of the Connecticut River above Hartford." A largely attended convention was subsequently held at Windsor, where the problems of river improvement were discussed. It was decided to ask aid from Congress to further the designs. Efforts to secure Government assistance were also made by the Farmington Canal party, which, however, was not forthcoming in either case.

It was also voted, "That the President of this Board at his discretion be and hereby is authorized to correspond with the proprietors of the locks and canals upon Connecticut River, or to see them in person, to obtain their price and terms for their stock and report the same;" and that he appoint surveyors "To examine Connecticut River with the engineer employed for the purpose, to determine the most eligible sites for dams, canals, locks, and

whatever works shall be deemed necessary to be constructed, and also what alterations or improvements of existing works, shall be requisite to a good navigation by way of the river, or for a canal some part of the distance, as shall be deemed expedient; to cause surveys and levels and maps, field-books and draughts to be made; to recommend proper plans for the construction of such dams, canals, locks and other works as shall be devised, and to cause all necessary plans, models, and draughts thereof to be executed;” and “To calculate and estimate the expense of the above operations.”

The *Courant* a month later expresses satisfaction at the progress made.

“We are pleased to notice an increasing interest in the contemplated improvements of the navigation of the Connecticut River. Large and respectable meetings have already been holden with reference to the subject, in many towns in Massachusetts, Vermont, and New Hampshire. The course recommended in the Circular from this place has been promptly adopted and delegates have been appointed, * * * all present at these meetings expressing deep sense of the importance of the undertaking and readiness to co-operate, etc.”

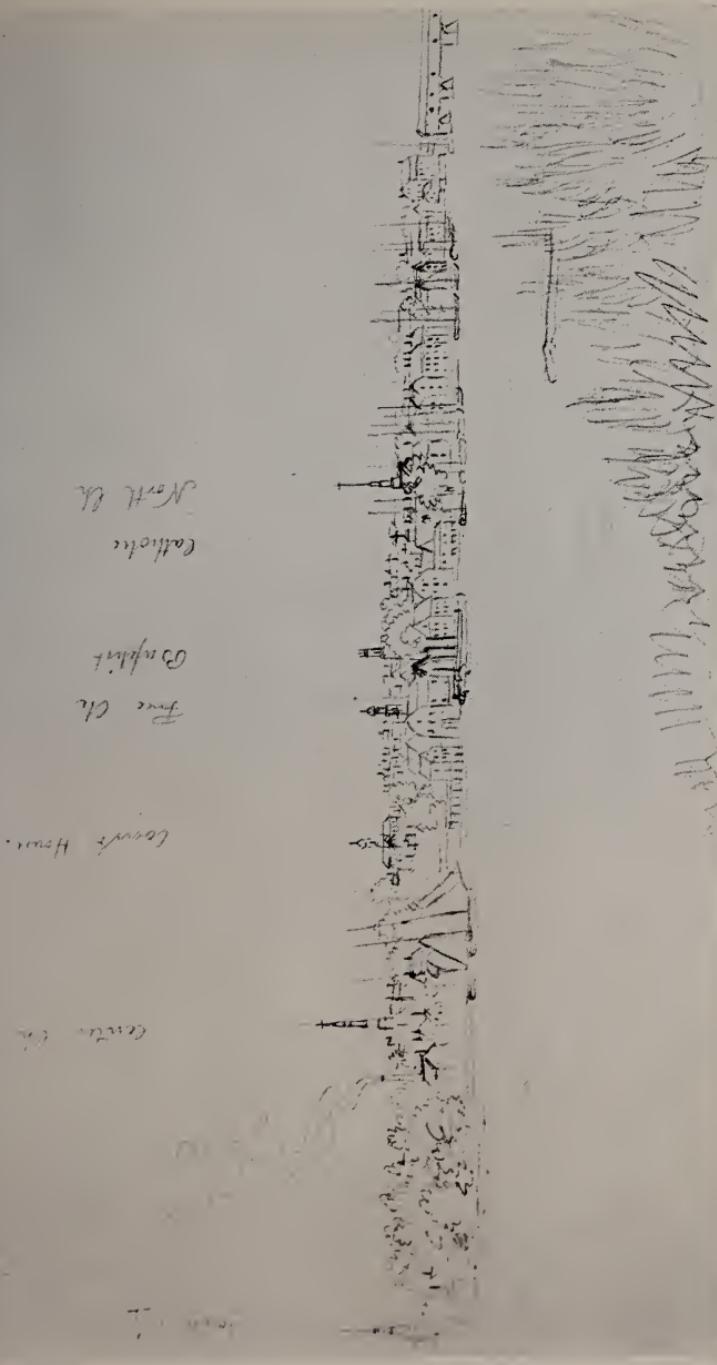
Again it gives its editorial opinion, that “everyone, we think, must be convinced on a careful examination of the facts and estimates presented, that the most important interests of the inhabitants of the extensive and fertile regions bordering on the Connecticut, are depending on the success



FIRE NORTH OF STATE HOUSE, HARTFORD, 1836

*From Certificate Firemen's Benevolent Society
Drawn and Engraved by J. G. Kellogg*

Collection of Martin Welles



VIEW OF THE CITY OF HARTFORD
CIRCA 1835

Original Sketch by John Warner Barber

Collection of Houghton Library

of the efforts now making for the improvement of navigation. * * * In transportation of goods it is proposed to use steam power. Steamboats with a draft of three feet of water, it is said, may safely navigate the whole distance, and pass with convenience all the requisite canals."

In February, these votes appear on the company's records:

"That the President of this Board be requested to proceed to Washington to apply to the general government for aid in procuring surveys of Connecticut River, with the view to improve the navigation of the same, or of constructing a canal through the valley."

"That the president of this Board be empowered to engage an engineer if in his opinion it should be necessary for surveying Connecticut River, or for constructing an independent canal."

And on April 29, 1825, it was voted:

"That David Porter and William Ely be a committee to examine the different sites on both sides of Connecticut River suitable for mills in case of a canal being made by Enfield Falls."

This is important, as it is the first intimation that it might be possible to utilize the fall for the purpose of obtaining power. Realizing the advantages of co-operating with the federal authorities a vote was passed on May 2.

"That George Beach & Henry Kilbourn be a committee to use all proper means to induce his Excellency the Governor to appoint the President

of this Board a commissioner to meet a brigade of civil engineers ordered out by government, for the purpose of surveying Connecticut River from Long Island Sound to lakes Connecticut and Memphremagog."

Later Mr. Holmes Hutchinson, an engineer of considerable distinction, who had also been engaged in the building of the Erie Canal, and was considered an authority on inland transportation by water, was selected to make a general survey, under instructions from the War Department, and a voluminous report was submitted to the President and Directors of the Connecticut River Company.

In this the whole distance from Barnet, Vermont, to Hartford, in the water course, was given as 219 miles; — 17 miles of canals and 41 locks, to overcome 420 feet of descent. The population of the valley of Connecticut at this time was estimated at half a million, and there were two million people inhabiting the entire district which the company expected to serve.

As the importance and magnitude of this great enterprise became manifest, it was evident that a very large amount of capital would be required. The President later reported that the canal properties of the upper river could be obtained for the sum of \$368,000 and contemplated improvements would increase the amount to at least \$1,500,000. With this possible expenditure in view, it was seen that the project had become a financial undertaking as well as a navigation enterprise. Hence it

came about that, in the year following the incorporation of the Connecticut River Company, its directors again met in Morgan's Coffee House, for the purpose of organizing "The Connecticut River Banking Company," which should assist in carrying out this great design.

Morgan's Coffee House, — afterwards called The Exchange Coffee House, — was the most prominent and popular hostelry in the city at this time. It combined the functions of the club and the forum, as well as a chamber of commerce, where business men gathered and important subjects were discussed and large questions decided. Its proprietor was Joseph Morgan, one of Hartford's most prominent citizens, whose advice and assistance were continually sought. Later the building and business were sold to Selah Treat, previously a West India merchant on Morgan Street near the bridge, and meetings of the Bank were held at its office in "Selah Treat's Coffee House," or "Morgan's Coffee House, kept by Selah Treat."

In this tavern six years previously, the incorporators of the *Ætna* Insurance Company met, and in one of its rooms this great company had its office for the next sixteen years. Here, too, the bank had its quarters until 1829, and the four years intervening were largely occupied in co-operating with the Connecticut River Company, in the endeavor to improve the waterway, and encourage and promote navigation on the river above Hartford, for which grand purpose both companies were estab-

lished; and thus in all the events immediately following, we find the bank equally interested with the company first organized.

In the estimation of leading citizens of Hartford, the question of up river navigation was paramount. Gentlemen most prominent in its business circles were interested in the matter, and, because of its importance, a charter was obtained from the State without difficulty. The original memorial to the General Assembly is preserved, and in connection with the bank's history is of greatest value and interest. Considering the conditions in the country at the time, the business requirements, and the competition, — keen then as now, — the opinions of the men of greatest judgment and ability can be regarded only with approval. Certainly from our present point of view, this project possessed greater merit than the aspiring scheme of New Haven, which locally received enthusiastic support. The importance of the undertaking can perhaps best be appreciated when the difficulties of obtaining a bank charter at that time are considered.

It was a great privilege conferred by the Legislature, and was frequently granted only because of powerful political influence, and often a large bonus, or extraordinary service, was demanded of the petitioners. Great objections to a new institution were offered by the banks then existing, and a deeply seated prejudice to banks in general, and even a suspicion of them, in the minds of the public, had to be overcome. This petition, however, ap-



VIEW OF THE CITY OF HARTFORD

CIRCA 1835

*Drawn by J. W. Barber. Engraved by A. Willard
Historical Collections of Connecticut*

Collection of Martin Welles



VIEW OF THE CITY OF HARTFORD, 1841

Painted and Engraved by Robert Havell

Collection of H. W. Erving

pears to have been most favorably received by the General Assembly, and granted without demur, for the reason that "an improved navigation through the valley of Connecticut River is necessary, * * * and will be of great public utility."

Until a few years before, little attention seems to have been given to laws limiting a bank's operations. Previously they could apparently engage in almost any business whatever.

The functions of The Connecticut River Banking Company were definitely limited by its charter. "It could purchase and hold property of whatever nature, real, personal or mixed, * * * but the banking company shall not trade in anything except bills of exchange, gold and silver bullion, or in the sale of goods pledged for money lent and not redeemed in due time, or in lands necessarily taken for the security of debts. * * * And its issue of notes shall not at any time exceed fifty per cent. of its capital, and the amount of its deposits."



THE MEMORIAL TO THE GENERAL ASSEMBLY

To the Honourable General Assembly of the State of Connecticut convened at Hartford on the First Wednesday of May, A. D. 1825, now in session. The Memorial of the Connecticut River Company by their President & Directors, respectfully sheweth.

That since obtaining the act of incorporation which your Honourable Body was pleased to grant to the Memorialists in May last, the Company has been organized and has raised a capital of 18,000 Dollars for defraying the expenses of procuring surveys of the river and estimates of the Costs of the necessary improvements, and with the aid of skillful, practical Engineers, have made such survey of the Falls at Enfield as were requisite to ascertain the nature & extent of the works necessary to effect a safe easy and expeditious boat-navigation; and that they have obtained accurate (though partial) estimates of the expense of these works, from which it is evident that the amount will very greatly exceed the sum formerly calculated. Your memorialists also with the assistance of said engineers have partially explored Connecticut river from the north line of this State to Hanover in the State of New Hampshire; that they have examined the works of the existing Lock & Canal Companies, on said river, & have made such progress in their negotiations, for purchasing them, as to have ascertained that in order to obtain those works, to make the requisite alterations and improvements, and to construct such other works & make such other improvements on & near the river, as to accomplish in a satisfactory manner, the Great object of their incorporation, will require a much larger Capital, than is allowed by their Charter. This object is of such vital importance to the vast and increasing population upon the borders

of the Connecticut and its tributary streams, as justly to call into operation the greatest efforts of the community and to entitle the Memorialists to the liberal patronage of the Legislature. As an object of great national importance it has already attracted the attention of the General Government. To accomplish an object of such magnitude and public importance your memorialists respectfully pray your Honours to enlarge the Limits of their capital to a sum not exceeding One million five Hundred thousand dollars, and for that purpose to authorize the memorialists from time to time to open subscriptions for stock, to such an amount as may be necessary not exceeding the amount aforesaid. And the Memorialists further pray that for the purpose of enabling them to perform the various duties and services enjoyed by the said act of Incorporation, with greater economy & facility whenever they shall have expended One Hundred thousand Dollars upon the objects designated in their charter they may be authorized to establish, in the City of Hartford an office of discount and deposit and to employ in Banking operations, a portion of their Capital not exceeding what at any time shall have been previously expended upon the objects aforesaid and not exceeding in the whole the sum of Five hundred thousand dollars, with the privileges of other incorporated Banks, under suitable limitations & restrictions. And that this Assembly would grant the memorialists such other relief in the premises as to them in their wisdom

shall seem meet and proper and they as in duty bound will ever pray. Dated at Hartford the 5th day of May, 1825.

By order of the board

ALFRED SMITH, *President.*

JAMES M. GOODWIN, *Clerk.*



It would seem that the Directors of the Connecticut River Company were wise in depending upon the popularity and utility of steam navigation for the success of their project. The rival enterprise at New Haven was making headway, but the plans of the Farmington Canal Co. and the Hampshire and Hampden Canal Co. called for a long and continuous line of inland canals which must be operated only from the tow path; the waves produced by any steam vessel would dangerously wash the banks. The speed to be obtained by steam power, was expected to be not less than four miles an hour, while the boats hauled by horses could not possibly accomplish more than three miles; and with a natural water-course requiring no repairs, and interrupted only by occasional short canals and a limited number of locks, it was reasonable to assume that steam propelled vessels would have a great advantage over those drawn by horses. Soon acute rivalry developed between the canal forces and those advocating the river route, and a heated campaign ensued, and the petition for a charter



THE "CHAPIN STOREHOUSE" FOOT OF FERRY STREET
EARLY 19TH CENTURY

Photograph by F. D. Berry, 1892

Samuel Taylor Collection



TRINITY COLLEGE, HARTFORD

CIRCA 1845

Drawn from Nature on Stone by J. Ropes
E. C. Kellogg, Lith.

Collection of M. B. Brainard

establishing the Connecticut River Company, presented to the General Assembly in 1824, was vigorously opposed.

There were provisions in this charter to cover all improvements made, and to be made on the river, as far north as Barnet, Vermont, provided the states of Massachusetts, New Hampshire and Vermont would approve, and arrangements of purchase could be made with the present owners. Vermont ratified this charter; the other states did not. Evidently some attempt was made at this time to secure confirmation from the Massachusetts Legislature, as a vote was recorded, that "twenty-five dollars be appropriated towards defraying the expense of procuring subscribers in Massachusetts to a petition, to be presented to the legislature of said state at their next session, for improving the navigation of Connecticut River."

With a realization of the immediate importance of the steam feature of their project, soon after the incorporation of the Banking Company, the directors of the Connecticut River Company voted "to appoint a committee to ascertain the best form, proportion and power, of Steamboats to be used on Connecticut River above Hartford, and the best method of applying the power, and the probable expense of transporting by means of such Steamboats;" and Messrs. David Porter and William Ely were named for this purpose.

A little later we find that the stockholders met at Morgan's Coffee House and adopted a resolution

which was laid before the Board in these terms: "Resolved, That a steamboat be forthwith procured, or built, adapted to the navigation of the Connecticut River above Hartford and that the Directors carry the same into effect." This direct action attracted much attention, and the general comment was most favorable.



JOHN FITCH'S STEAM-BOAT

From an Old Print

The *Courant* of July 17 refers to this meeting and quotes the vote, with approval.

This application of steam power, however, was not altogether new. Robert Fulton had demonstrated the practicability of steam navigation, and in 1807 had succeeded in propelling by steam power a boat on the Hudson, against the current, at a speed of five miles an hour.

It is conceded, nevertheless, that our own John Fitch, of Windsor, was the real inventor of a steam propelled vessel; a small craft equipped with up-

right oars, impelled by steam power, being successfully operated by him on the Delaware River in 1785. His native state recognizes the priority of his invention by a bronze tablet, in its Capitol, bearing his portrait in relief and this inscription: "This tablet erected by the State of Connecticut commemorates the genius, patience and perseverance of John Fitch, a native of the town of Windsor, the first to apply steam successfully to the propulsion of vessels through water."

There is little doubt, also, that Samuel Morey of Orford, New Hampshire, designed and launched the first vessel, fitted with side paddle wheels, driven by steam. Such a boat he devised, and ran as early as 1792, and it is said that he also experimented with this craft on the Connecticut. A model of his engine is preserved in the Vermont Historical Society's rooms at Montpelier. The claim that both Fulton and his partner, Chancellor Robert Livingston, had examined and were familiar with both of these inventions is also undisputed.

Hartford and Middletown were the depots where manufactured goods of every description, as well as produce, were accumulated for shipment to various points south. Connecticut valley tobacco early found a market abroad. Mention is made of shipping tobacco as early as 1673. One merchant who at this time conducted in Granby what would now be considered a small country store, carried on an extensive and lucrative business in certain cities of Jamaica and Cuba. Indian corn was gathered in

quantities from the neighboring farmers, kiln dried, and in casks of Connecticut oak, was shipped to these island ports, the receptacles being subsequently returned filled with rum or molasses. Many others located in, or near, Hartford were engaged in similar trade. Several of the incorporators of the Connecticut River Company were West India merchants.

Traffic on the river below Hartford had been growing in importance ever since the Revolution, and the newspapers contained many notices of the arrival and clearing of schooners and sloops, which made voyages to the West India islands and ports in South America.

Several successful packet lines between Hartford and New York and Boston had been in existence for years; but now steam engaged the attention of shippers and travelers as well.

May 11, 1815, was "election day" in Connecticut. On that day the steamboat *Fulton* came up the river to Hartford, remaining through the celebration when she was visited by thousands. She was the first steamboat to appear on the Connecticut River, unless the invention of Captain Morey nearly twenty years earlier, be excepted. One who attended the "election" records that he "saw the famous steamboat, that usually runs between New Haven and New York." The *Courant* mentioned on March 29, 1815, that "The Steam Boat *Fulton* commenced her trip from New York to New Haven on Tuesday last, and made the passage in a little

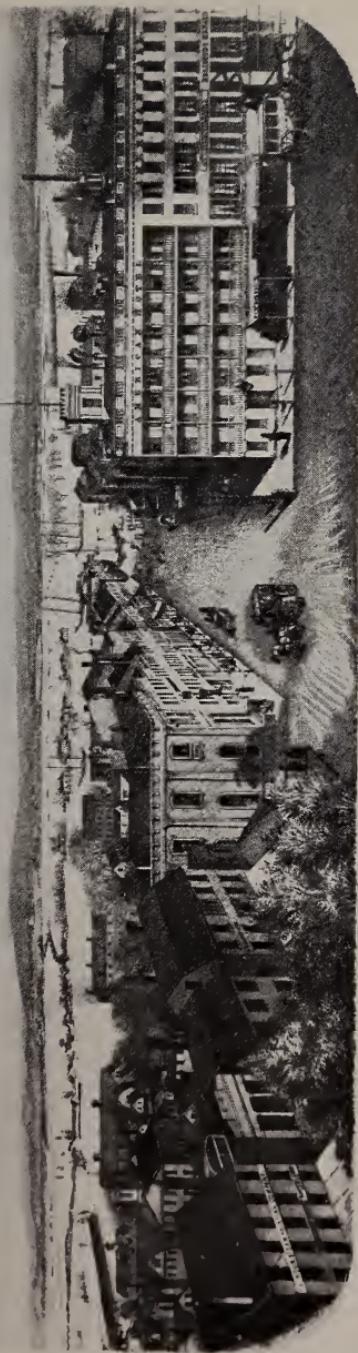


HARTFORD FROM THE AMERICAN ASYLUM FOR THE DEAF AND DUMB

CIRCA 1850

Drawn and Engraved by E. Whitefield

Collection of M. B. Brainard



HARTFORD IN THE GREAT FLOOD OF 1854

*Drawn by J. Ropes
E. C. Kellogg, lith.*

Collection of Martin Welles

more than eleven hours. We have been assured that this establishment has cost nearly \$90,000 and we believe it may with truth be affirmed, that there is not in the world such accommodations afloat, as the *Fulton* affords. Indeed it is hardly possible to conceive that anything of the kind can exceed her, in elegance and convenience." Nine years later, however, the same paper sees in *Oliver Ellsworth* a greater nautical triumph. *The New York Evening Post* was surprised that *Fulton* successfully navigated Hurl Gate.

What was probably the first steam vessel to run regularly on the Connecticut was mentioned in the *Courant* on November 10, 1818, when its readers were informed that "Last week was launched from the ship yard in this city, the first steam-boat ever built on Connecticut River. It is designed as a tow boat, to ply between this city and the mouth of the River."

And on July 28, 1819, "Sailed the steam-boat *Enterprise*, Capt. Pitkin, for Saybrook;" and two days later, "Arrived the Steam-boat *Enterprise* from Saybrook."

August 2, 1819, was advertised, "The steam-boat *Enterprise* will start for Saybrook on Tuesday and Friday mornings at half past 7 o'clock, and return on Wednesdays and Saturdays. Passengers can be landed at any place on the river at their pleasure — James Pitkin, Captain."

In 1819 "The Connecticut Steamboat Company" was incorporated, and Elisha Colt, the clerk of the

Company, notified its stockholders of a meeting to be held at Morgan's Coffee House on May 27 of that year.

The formation of this company met the approval of the people of Hartford, and on July 20 the *Courant* remarks: "We have the pleasure to announce that The Hartford Steam Boat, with the revolving engine built by the Connecticut Company made her first movement on Friday last, and went at the rate of six miles an hour, notwithstanding the wood was not seasoned. The gas made from tar was found a very useful auxiliary. We understand she will shortly be in readiness to take passengers to the sea-coast."

John L. Sullivan of Boston, was greatly interested in vessels propelled by steam, and in the *Courant* of February 24, 1818, appeared a long article over his signature, outlining a plan to navigate the river with steamboats of three sizes; "1st, those that ply up the river from Hartford to some place below Northfield, or Brattleboro rapids; and the 2nd, to be more powerful, but plain and strong, to tow vessels to and from Saybrook; 3rd, to tow vessels to and from New York, when the monopoly granted by that state which excluded Connecticut, shall be repealed."

In another article published later he described the Samuel Morey engine, the patents for which he had purchased.

In May, 1818, the General Assembly granted his petition to use his engine on the Connecticut River,

and on November 7 he prays for authority to construct locks and canals at Enfield. No action following this, however, seems to have been taken at this time.

In the year 1798, the New York General Assembly had granted to Messrs. Livingston and Fulton the exclusive right to navigate the waters of the state by any *steam propelled vessel*. This regulation now seriously interfered with steamboat traffic between Hartford and New York City, and for a while passengers were carried on to Jersey City. It was not until March 2, 1824, that this monopoly was broken by the important decision rendered by Chief Justice Marshall, — “That the waters of the United States were free to be navigated by all citizens.” John Fitch had also been given special navigation privileges by the States of Pennsylvania and New Jersey in 1786, but no attempt had ever been made to avail himself of these.

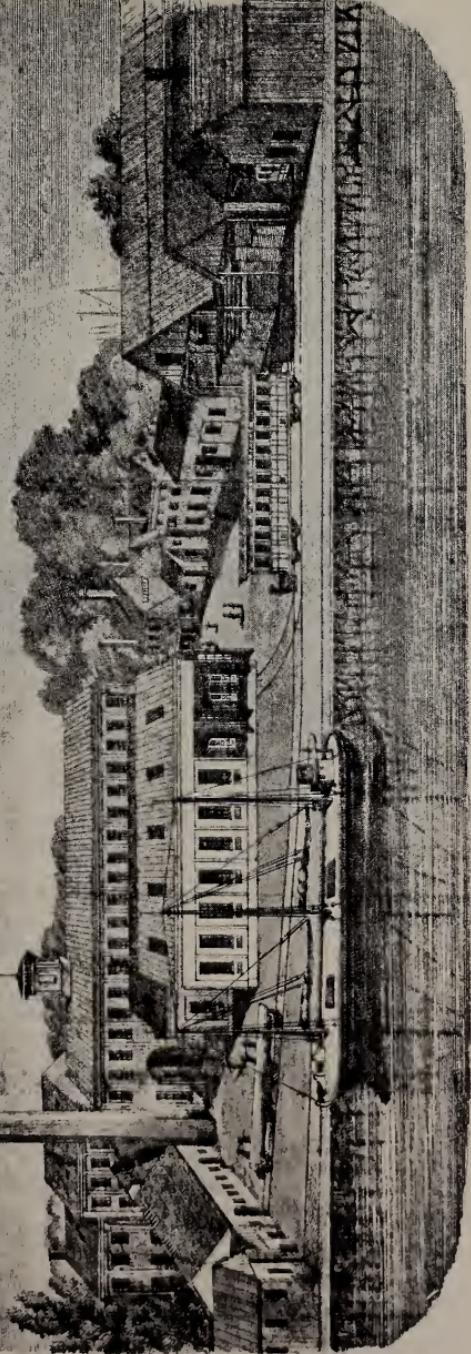
On February 5, 1824, appeared the announcement in the papers that the steamboat *Oliver Ellsworth* had been launched from the yard of Messrs. Isaac Webb & Co., New York, the day before. “The boat is of 230 tons and will be run between New York and Hartford by the Connecticut Steam-boat Company if restriction of Steam Navigation is set aside by the Supreme Court at Washington.” And again in the *Courant* of May 4: “*Steam Boat Oliver Ellsworth*. We are happy to learn from one of the directors of the Connecticut River Steam Boat Company, that the new boat is now finished, and

from the trial of her engine last week, the public may expect a speedy, as well as a very commodious passage. The precise time of her arrival here cannot be determined; she will, however, extraordinaries excepted, leave here for New York in the middle of the week. It is proposed to notify the adjoining towns of the arrival of the *Oliver Ellsworth* by firing a cannon."

On May 11 the same paper notes: "The new steam boat *Oliver Ellsworth* arrived here on Friday last from New York on her first trip. She started with sixty passengers, ten of whom were landed at different places on the river, and a large quantity of freight. She is said to be one of the finest vessels of this description ever built in this country. Her cabins are large, commodious and handsomely furnished: and she is for the present to ply three times a week between Hartford and New York. The following description of the boat is copied from *The New York Daily Advertiser*: 'The Steam Boat *Oliver Ellsworth* is 112 feet keel, 24 feet beam, 8 feet hold: measuring nearly 230 tons. — Length of deck 127 feet, and 36 feet in width to the outside of the guards; it is covered from the wheels aft, with a tight roof, or promenade deck, 60 feet in length, surrounded with a substantial railing, — has a gentlemen's cabin forward, 24 feet in length, containing 16 berths; a dining cabin 54 feet long, containing 30 berths, and a ladies' cabin on deck 26 feet, with 16 berths, together with staterooms, officers' and baggage rooms. The engine, which is

GROVE CAR WORKS,

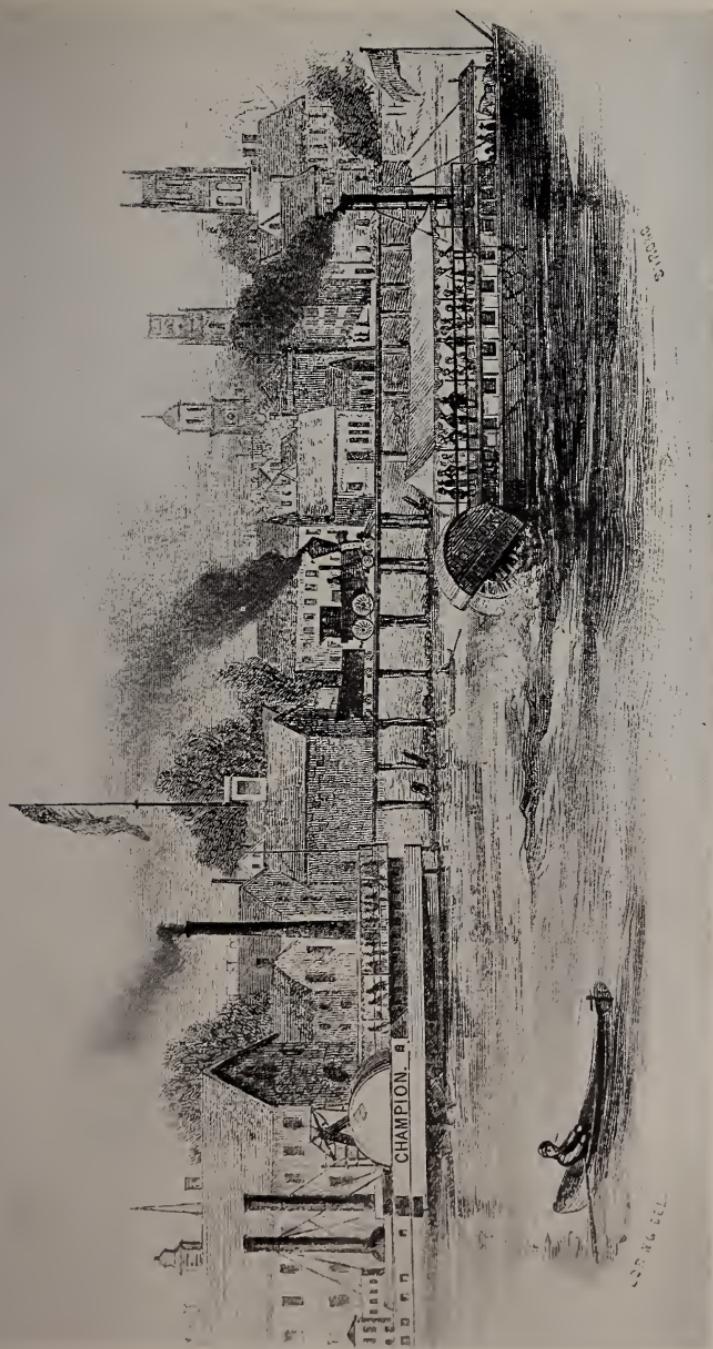
HARTFORD, CONN.



GROVE CAR WORKS, HARTFORD, 1854

*From the Company's Stock Certificate
Wm. Green, lith.*

Collection of M. B. Brainard



RIVER FRONT, HARTFORD
THE "BRANCH ROAD" CIRCA 1854

From an Old Print
Loring, del. Strong, sc.

Collection of Francis Parsons

of the power of 44 horses, and of first rate workmanship, was constructed by Mr. James P. Allaire. The boat is commanded by Cap't Daniel Havens, a gentleman of experience in the carrying of passengers, and navigating the Sound.' ”

She began running regularly, but on June 1 broke a crank before entering the river, reaching Hartford with one wheel. Baggage troubles prevailed then as now. An advertisement appearing on May 31, — “*Lost. From Steamboat Oliver Ellsworth, a small yellow haired trunk.*”

The *American Mercury* exulted: “All navigable ports below Hartford can now communicate daily, notwithstanding opposition of winds, tides, or currents.”

“Rapid Travelling,” heads a newspaper item which appeared a little later, “The Steam-Boat *Oliver Ellsworth* left New York last Tuesday afternoon, at fifteen minutes past 4 o’clock, and arrived at Hartford at twenty-five minutes past nine on Wednesday morning, having been detained more than an hour by stops on the river.”

While not the first steamboat to run on the Connecticut, *Oliver Ellsworth* was the earliest “floating palace” to appear on its waters.

The year 1824, was otherwise most important for Hartford. The Marquis de Lafayette, — the “Nation’s hero,” — revisited the United States in that year, arriving at New York on August 16, where he received such a welcome as had never before been extended to a visitor to this country.

Oliver Ellsworth was one of the steamboats that proceeded down New York Bay to escort *Cadmus*, the General's transport, to the battery. Happily his itinerary included our city, and great preparations were made for his reception. This was not in any way perfunctory, as *Lafayette* was truly beloved of all the people.

That concise diarist, Rev. Dr. Robbins, who attended the celebration, became almost loquacious in his enthusiasm on this occasion. He records that "the morning was very rainy. Great preparations were made in Hartford last evening to illuminate, etc. in honor of *Lafayette*. But he did not arrive. Rode down after the rain subsided. He got in a little before noon. The ceremonies were very well conducted, and the throng of people was immense. I think I have never seen so many together. I rode with the military officers and was near him." Dr. Robbins was chaplain in one of the regiments. "The streets were very wet; I believe had the weather been favorable, the throng of people would have been twice as numerous."

Benjamin H. Norton in his *Pocket Register* for 1825 recites that "on Saturday, September 4, this firm friend of our country was welcomed by thousands of our population with every demonstration of joy." He was met at the State line on the evening before, by a committee made up of Daniel Wadsworth, who headed the first board of directors of the bank, and Henry L. Ellsworth, who built the building which the institution first occupied. The

General, attended by these gentlemen, was met at King's Tavern in Vernon next morning, by the First Company of Horse Guards, under Major Hart, and escorted by them to the city, where he was received with all due ceremony, and at Bennett's Hotel breakfasted in the company of distinguished guests, and listened to a welcoming address by the Mayor, Nathaniel Terry. A great parade was had later, Lafayette and the Governor, Oliver Wolcott, appearing in an open carriage drawn by four white horses, attended by their respective suites, marshals and military officers, and escorted by the First Company of Foot Guards. Triumphal arches spanned the streets, and a great body of school children in white strewed the pathway with flowers, and a gold medal, "Presented by the Children of Hartford," was given him. On a canopied platform in front of the State House, the General held a reception, meeting many friends old and new, and there he reviewed nearly one hundred veteran officers and soldiers of the Revolution, all of whom he personally greeted, seeming much affected at the meeting.

Later the General made two personal calls, proceeding on foot to the home of Daniel Wadsworth who then lived on Prospect Street, his lot adjoining that of his father, Colonel Jeremiah Wadsworth, at whose house in September, 1780, Lafayette, with Count Rochambeau met Washington, and the decisive Yorktown campaign was planned.

He left at four o'clock on *Oliver Ellsworth* for New York, embarking — states the *Courant* — “amidst the salute of cannon and the shouts of thousands of gratified and grateful spectators.” In every way it had been the greatest day in Hartford’s history, although marred somewhat by the inclemency of the weather.



THE STONE BRIDGE, 1840

Collection of A. C. Bates

In 1825 the river front was the important section of the city. Little business was transacted west of Main Street, and many fine residences were located on Front and Commerce Streets; Prospect Street was “on the hill,” and Washington and High Streets bounded the city on the west.



THE CONNECTICUT RIVER AT GOODSPEED'S LANDING, 1854

*From the Bank's Stock Certificate
Engraved by American Bank Note Co.*

The Connecticut River Banking Co.

MAIN STREET, HARTFORD, AT STATE HOUSE SQUARE, 1857

Collection of M. B. Brainard

From a Photograph



The warehouses and wholesale establishments were all to be found on the east side, and there were over twenty private wharves on the water front. Advantage was taken also of Mill River, which was navigable up stream for some distance. The mill of William H. Imlay, second President of the Banking Company, was on Mill River, near the location of the old stepping stones. In 1833, the present stone bridge on Main Street was erected at a cost of thirty thousand dollars. This was built the full width of the street, and was considered a wonderful achievement; its span was one hundred and four feet, being the largest stone arch in the country at the time, and it is the tradition that after the false work of construction was removed, many farmers from the south feared to drive over it, as nothing remained to support the structure.

In the earliest representation of this bridge, a tall building is depicted standing at the northeast corner. This stood on land, which, owned by the town, was in 1769 leased to Joseph Reed for nine hundred and ninety-nine years, at the annual rental of "one pepper corn," if the same was demanded. Joseph Reed was a Tory, and during the war of the Revolution the property was confiscated, for the reason that he had "joined the enemies of his country." It was later sold, and saddles for Colonel Sheldon's dragoons were purchased with the avails.

Most of the early pictorial views of Hartford are seen with the river as a foreground, although a

most interesting and valuable painting, now in possession of the Connecticut Historical Society, shows the city as it appeared early in the last century, from an elevation west of the town.

Nearer the middle of the century, the firm of Fales and Gray, afterwards "The Grove Car Works," carried on an extensive establishment where railroad cars were manufactured. This was located on Mill River at Potter Street, about where the Gas Company's works now stand. It was an important industry, but on March 2, 1854, the factory was demolished by the explosion of the steam boiler, which was terrific in its effects, shattering the buildings, and causing the loss of twenty-one lives, and injuries to forty others. The establishment was rebuilt, but in March, 1861, was totally destroyed by fire.

In 1825 several steam vessels were running regularly between Hartford and New York, and were giving general satisfaction.

The power of the steamboats, and the speed attained by them, were efficacious arguments in the discussion of competitive transportation. The directors of the Connecticut River Company reported that "the velocity of the *Oliver Ellsworth* exceeds eight miles an hour," and that not dependent upon wind or tide. Also that it was "the opinion of intelligent merchants, that *Steamboats* would soon supersede sloops in transporting freight between Hartford and New York." An optimistic opinion was also given, "from an engineer unsur-

passed in point of experience, skill, and reputation, in the whole United States;—‘I have reflected much on your whole plan of steam tow-boats, and am confirmed in its success on your River, and its adaptation to many other of our rivers in the United States, in preference to (inland) canals.’”



THE STONE BRIDGE, 1845

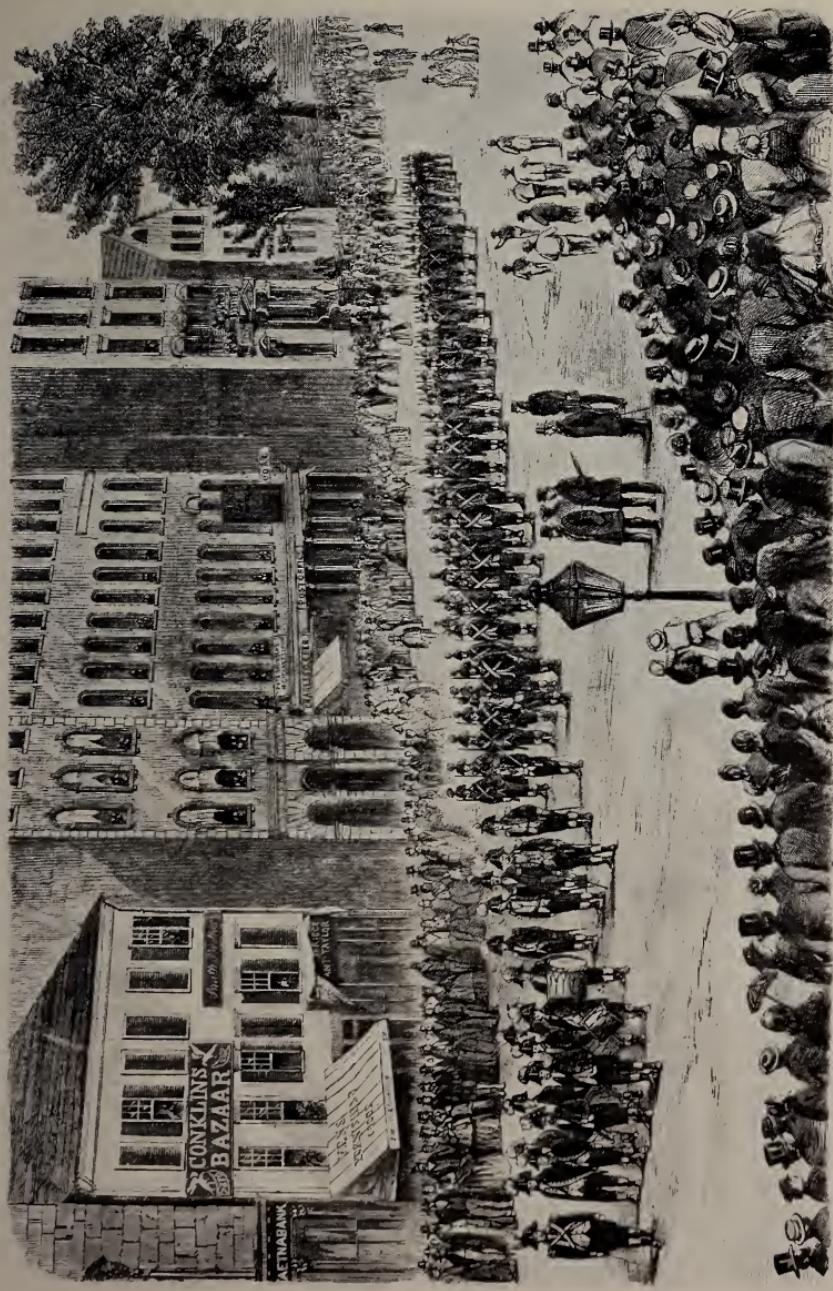
From an Engraving

Favorable reports were received regarding the vessel under construction in New York, and at a meeting held on October 5, 1826, the directors voted, — “That the steamboat now building in New York for the Connecticut River Company,

be called 'Barnet.' " Also, "That William Ely, Esq., be directed to procure a Bell Row Boat: the necessary mattresses and bedding for the boat, and to employ an engineer, and such other help as he may deem necessary, to bring the boat to Hartford, and for such further operations as may be required."

It was confidently expected that the appearance, upon the upper river, of a craft so absolutely new and strange, so powerful, and so capable of transporting great quantities of merchandise independent of external aid, would arouse great interest, and create sympathy and support in favor of the organization promoting the wonderful enterprise. The anticipation was more than realized; the appearance of the marvelous vessel, in a region where no boats save small sloops and flat boats had ever been seen, created intense enthusiasm, and *Barnet* was everywhere effusively welcomed. It is possible that such a pronounced departure from the former and ordinary method of traveling upon our water-way inspired the brilliant young poet, John Brainard, (who, as editor of *The Connecticut Mirror*, made Hartford his home from 1822 to 1827,) to insert these prophetic lines, when composing his well-known ode "To the Connecticut River:"

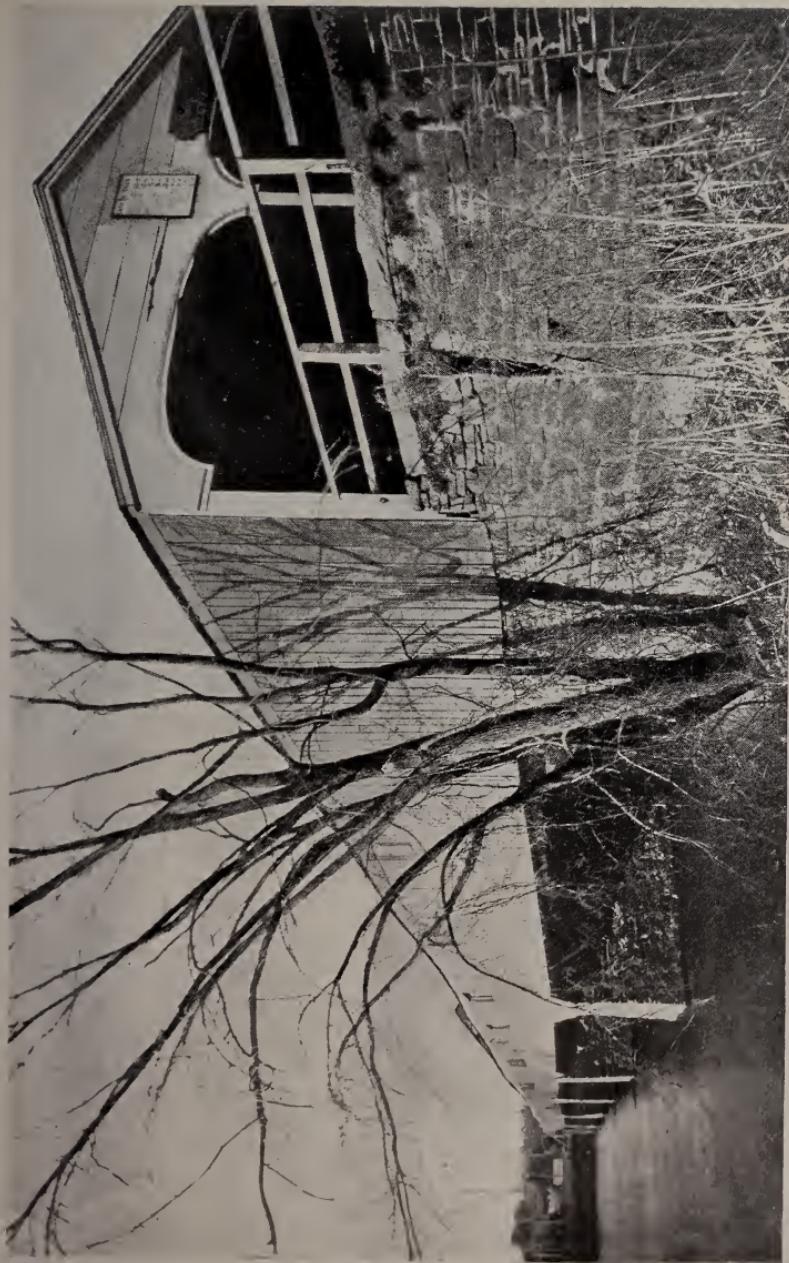
"Yet as the unharmed swallow skims his way,
And lightly drops his pinions in thy spray,
So the swift sail shall seek thy inland seas,
And swell and whiten in thy purer breeze;
New paddles dip thy waters, and strange oars
Feather thy waves and touch thy noble shores."



MAIN STREET, HARTFORD, CORNER OF GROVE STREET, 1858

*From an Old Print
First Parade of Putnam Phalanx, December 22*

Collection of M. B. Brainard



THE SECOND "GREAT BRIDGE" AT HARTFORD
CIRCA 1860

From a Photograph

Collection of W. J. Hickmott

Certainly the idea was so entirely novel that it became vastly exciting, and it is of interest to note the current comments of the newspapers, as, pertaining to the subject of early steam navigation, and the object for which the bank was organized, they have historical value.

We read in the *Courant* of October 9, 1826, "that the Steam-Boat 'Barnet' designed for the navigation of the Connecticut River above this place was launched at New York on the 2nd inst. Her engine is in a state of forwardness, and it is expected she will be ready for operation in the course of a few weeks." *Barnet* reached Hartford the middle of November, being towed from New York, and on November 17 proceeded up the river under her own steam. So late was the season that it was expected that the river might be closed by ice any day. Yet so important was considered an immediate demonstration, that it was deemed advisable to risk the weather, and have the steamer seen by the people up the river without delay.

Mr. Jabez H. Hayden in his reminiscences published in 1900, records the excitement caused by the appearance of the little vessel in the river at Windsor Locks. He was a young man at the time, and his enthusiasm, with that of many others, was expressed with volleys from their guns by way of salute, the noise of which, however, could hardly drown the roar of the steamer's exhaust. One man paced her along the bank, and it was deemed remarkable that the craft could make its way, as fast as a man could walk.

The boat made several attempts to ascend the falls but each time was swept back, and was unsuccessful even with the assistance of a number of falls-men with poles.

She accomplished only about half the distance, and temporarily abandoned the endeavor, reluctantly returning to Hartford. The steamboat project had been keenly followed by the Farmington Canal party, and no little ridicule was made of the failure of the little craft to ascend the falls, which it must be remembered had an elevation of thirty feet.

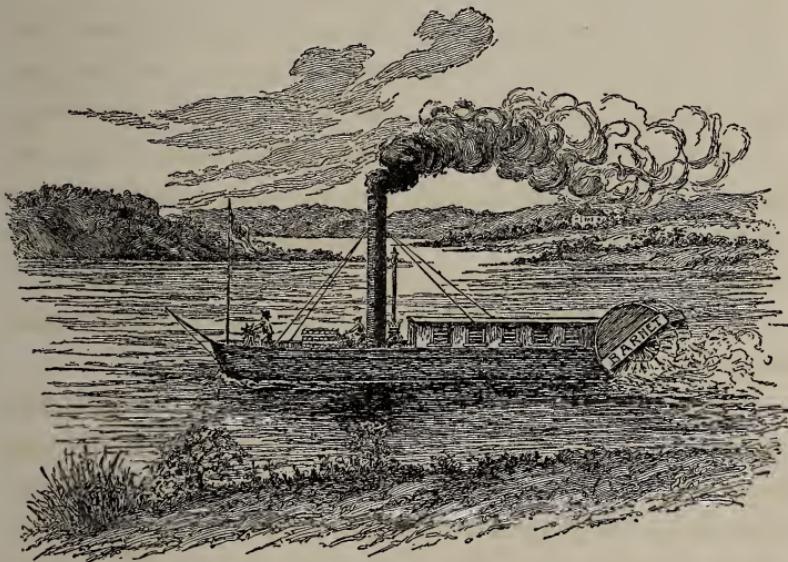
The Northampton Gazette thus noticed the incident:

“The steamboat built at New York named the ‘Barnet’ going from Hartford to Northampton, was called ‘an electioneering trick.’ The people were waiting at Springfield but the boat stuck at Enfield Falls. They used flat boats and poles to get her over, but the passengers got out and made their way to Warehouse Point and home as best they could.”

However, on November 28 she made a second attempt which was successful. A scow manned by experienced river men was lashed to either side of the boat, and with the combined efforts of these with their setting poles, and her own steam, she surmounted the obstacle and triumphantly steamed up the river to Springfield.

The excitement created throughout that city as *Barnet* approached was extraordinary. Everybody left their work and flocked to the shore. Business

for the time was at a standstill. The court was in session, but the court-room was speedily vacated by all save the judge and the sheriff.



STEAMBOAT "BARNET"

From a Drawing

The Springfield Republican announced the occurrence in a hasty item in the next day's issue:

"The steamboat arrived. We have only time to mention that the steamboat 'Barnet' arrived at Springfield yesterday about 4.00 o'clock and was greeted by our citizens with every demonstration of gladness. The President of the Connecticut Company and two or three other gentlemen were passengers. We understand it is the intention to navigate the boat farther up the river."

On December 6 it continues,

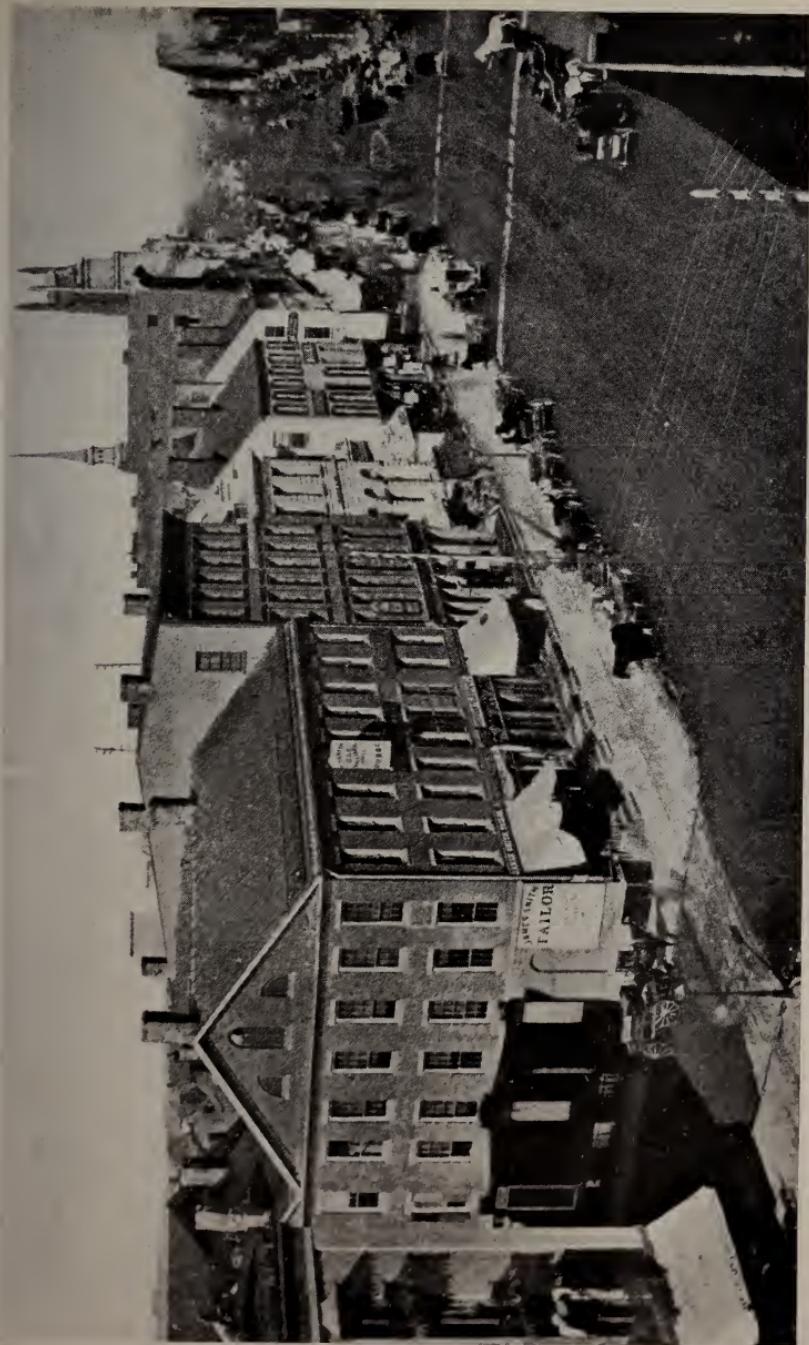
“We have heard of the passage of the ‘Barnet’ as far as Greenfield. At Greenfield and Northampton also we understand she was met with a welcome reception. The passage of the boat up the river has not only silenced the opponents of the project but has seemed to satisfy all, even the most doubting, of the practicability of navigating the river by steam. If so much can be accomplished in the present state of the river, what may we not expect when the contemplated improvements take place.”

A few days later appears this review of the event, from the pen of Samuel Bowles himself:

“The ‘Barnet’ moved majestically through the waters. The scene was inexpressibly grand. It can be compared to nothing we have ever witnessed. The boat was greeted with a most enthusiastic demonstration of gladness. Great multitudes of people assembled and the ringing of bells and the firing of national salutes, added to the sublimity of the scene. Even at Deerfield and Northampton where is a deep interest in favor of the canals, which is a rival project, a most liberal and hospitable feeling was displayed towards this most welcome stranger.”

The *Courant* mentioned editorially that:

“The steamboat ‘Barnet,’ recently built in New York for the navigation of Connecticut River above this place, which arrived here on the 15th ult. started on Monday of last week on a trip up the River. She had previously made an unsuccessful



UNION HALL, HARTFORD, CORNER MAIN AND PEARL STREETS

CIRCA 1865

From a Photograph

Collection of W. J. Hickmott



BIRD'S EYE VIEW OF HARTFORD, CONNECTICUT, 1869

Collection of M. B. Brainard

*From a Lithograph
J. Bachman, del. & lith.*

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attempt to pass Enfield Falls and returned to Hartford; and this circumstance has called forth a vast deal of wit and good feeling from some of our neighbors."

And the *Connecticut Mirror* recorded later,

"She has now passed the Falls without difficulty and reached Springfield in very good season. She arrived there at 4 o'clock on Tuesday last, and was received with true and neighborly kindness. The citizens were gratified with an excursion on the River; * * * She must have been at Northampton on Friday morning. — The boat answers every expectation of those who have been industriously employed in the subject of River Navigation."

The *Courant* on December 11 again noted:

"The friends to an improved navigation of the Connecticut River cannot fail to be highly gratified with the result of the late experiment with the Steam-Boat 'Barnet;' and when it is recalled that three locks at Enfield, with the six already at South Hadley, will afford uninterrupted steamboat navigation from Hartford to Northampton and far beyond, while the number of locks in the Farmington Canal between Northampton and New Haven is not less than 61, some of those who have possibly invested more money in the canal than the Editor of the *Herald* (New Haven), may be disposed to think there is no great cause for exultation in the little excursion of the 'Barnet.' "

The steamboat *Barnet* was an experiment and a challenge. The little vessel was but seventy-five

feet long, and fourteen and a half feet beam, and without load drew but twenty-two inches of water. It must be remembered that she was the first steamboat that had ever appeared on the river above Hartford, and the first craft of its kind ever seen by most of the inhabitants.

Her maiden voyage attracted wide attention; *The Boston Daily Advertiser* of December 11 thus refers to her performance:

“The first experiment at navigating the Connecticut River by steam, and the progress of the boat, was watched with intense interest. At Springfield it was welcomed with enthusiasm. When the intelligence arrived that the boat was in sight every man rushed to the landing. The streets were left solitary. At Northampton a thousand people were assembled, many of whom before had never seen a steam-boat. A salute was fired and a continued shout raised in honor of the enterprise, successfully accomplished; what but a week before had been called an impossibility. It ought not to be forgotten that this experiment was made under almost every disadvantage.

“The ‘Barnet’ was built entirely since the 22nd of August last, and no opportunity given of initiating the improvements in the structure of boats on the western rivers for navigating shoal waters.

“Yet success has followed the exertion, and we see nothing to limit our hope that those who live on the banks of the Connecticut, may soon be favored with all the advantages which come from

the cheap, safe, regular and quick communication afforded by steam navigation."

The history of *Barnet* and her achievements are rehearsed at length, because of their unusual significance at this stage of events. The results of this trial trip, its success or failure, were momentous as they related to the plans of the River and Banking Companies. Her career was watched with greatest anxiety by the river advocates, and with jealous interest by the canal faction; thus the opinions of the press are of consequence. *Barnet* was commanded on her trip up the river as far as Northampton, by Captain Palmer, and beyond that point Captain Strong, one of the most capable of the river men of the day, was at the wheel.

Running up the Deerfield River to Cheapside, she was delayed several days by ice.

A steamboat was regarded as a prodigy by the inland people, who gathered from miles around to behold the spectacle.

As she approached Bellows Falls, her appearance, rounding the bend of the river below the village, was proclaimed by the pealing of the bell of the Immanuel Church, and a salute of fifty guns from a large cannon stationed on the village green. After Captain Strong had exhibited the power and speed of the wonderful craft to the crowd assembled on the banks, he ran her into the lower lock of the canal for the night.

A committee of the townspeople had been chosen to welcome the navigators, who were received with

a complimentary address, to which President Alfred Smith responded, saying:

“No reasonable doubt remains that judicious and not difficult improvements of the river, will extend and secure the invaluable benefits of steamboat navigation, to nearly the whole population of this valley.”

Later in the day a notable banquet was tendered to the passengers on the vessel, in honor of the event. This was held in the large dining hall of the Mansion House, which had been recently erected. Every available seat was filled, many remaining outside in order to hear the speeches.

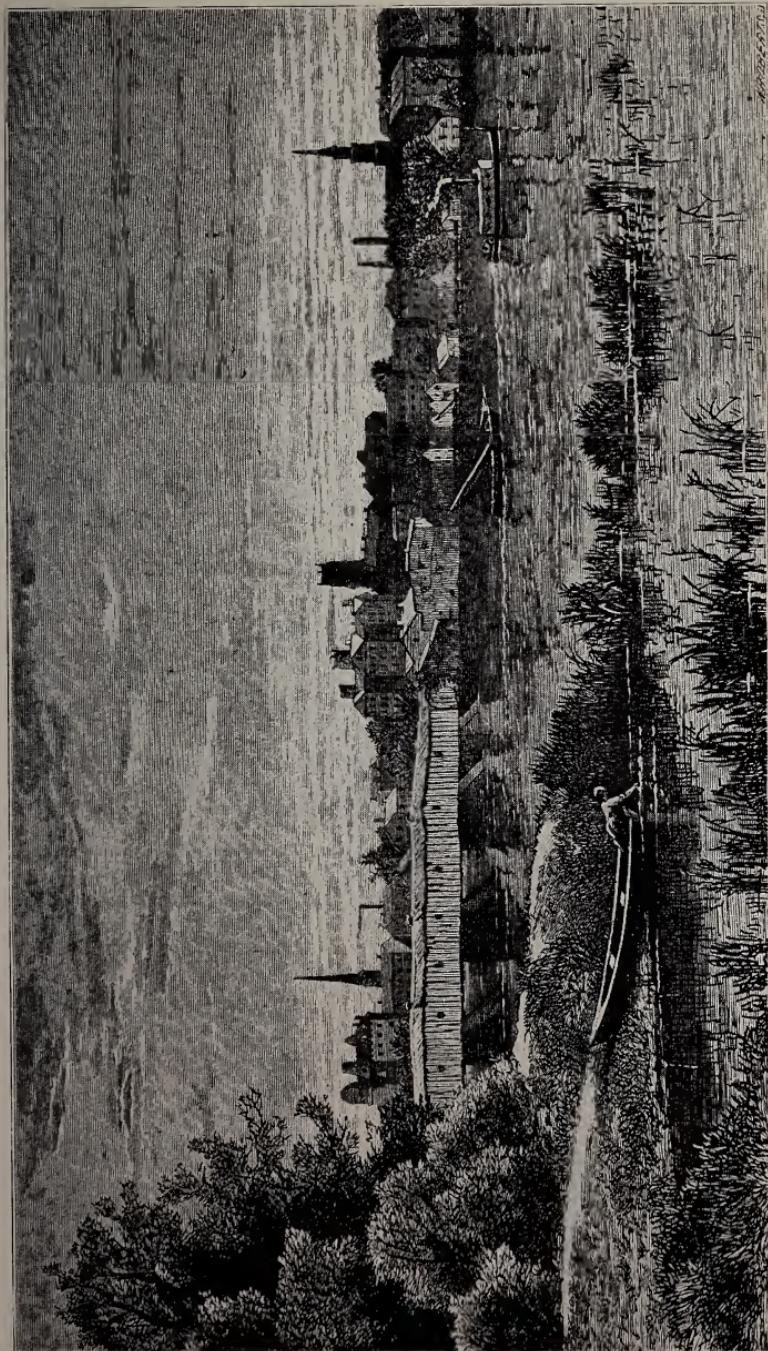
Those at the table included the Officers of the “Association for Improving the Connecticut River,” also the two Captains, together with many of the leading citizens of Bellows Falls and nearby towns, some even from other states. It was the largest representative gathering that had ever been seen in the vicinity, and was considered a most important occasion. It was termed an “elegant dinner,” and was followed by a long list of toasts, many of which were significant, and these were punctuated by the thunder of a cannon outside.

The first offered was:

“The ‘Barnet:’ — Which scatters inducement to industry as she passes our farms; we bid her welcome with all our hearts.”

This was followed by:

“Connecticut River: — Destined yet to be the patroness of enterprise, and to bear upon her bosom the golden fleece of industry.”



HARTFORD ABOVE THE BRIDGE

CIRCA 1870

Showing Steamboat "Dexter"

*From an Old Engraving
J. D. Woodward, del. W. Roberts, sc.*

Collection of M. B. Brainard



MAIN STREET, HARTFORD, NORTH FROM CAPITOL AVENUE

CIRCA 1870

Engraved by National Bank Note Co.

Collection of M. B. Brainard

“The enterprising, energetic and persevering inhabitants of Hartford:—We have long been their friends, we shall soon be their neighbors. Three Cheers!”

“Our Mother Connecticut:—Her children are glad to see a visitor from home.”

“New England Enterprise:—With an engine rightly constructed and judiciously managed, high pressure is safe.”

After the regular toasts were announced the president of the day gave the following:

“The President of the Connecticut River Company:—His indefatigable exertions for improving the navigation of our river are worthy of more than present praise, and we hope the history of Connecticut River Valley will name him with honor in future times. We beg leave that he will accept our thanks, and at the same time do us the honor to present the assurance of our hearty co-operation to the company over which he presides.”

The President of the Connecticut River Company, Mr. Smith, replied, and at the close of his remarks, offered this sentiment:

“The citizens of New Hampshire and Vermont:—Enterprising, liberal and intelligent, may they be prospered accordingly.”

Volunteer toasts then followed:

“Connecticut River:—The grand highway from Canada to the seaboard. Give us Steam!”

“Vermont, New Hampshire, Massachusetts and Connecticut:—May they all be united in the improvement of Connecticut River.”

“Connecticut, Vermont and New Hampshire:—The first the projector, and the two last the co-adjutors of a noble enterprise. To the tune of ‘When Shall We Three Meet Again.’”

“The speedy execution of the proposed improvement of Connecticut River:—We assume its accomplishment as certain. May the wealth which it shall diffuse be so universal, as to reach the pocket even of those who ridicule the measure as visionary, and oppose it as impracticable.”

“The valley of the Connecticut:—Needs no canal while the river runs.”

“The arrival of the Steamboat ‘Barnet’:—May it be the means of converting many of our respectable citizens to the cause of the improvement of the Connecticut River, and serve as a lesson to mankind, that they ought not, even in the hour of affliction and persecution, despair of better days.”

The cannon was used at frequent intervals during the remainder of the day. Fireworks were discharged in the evening, and the whole village was given up to such a jubilation as it never before experienced. Some of the references in the above toasts may be explained in the following account of the struggles and opposition to the enterprise, an account of which appeared in *The Bellows Falls Intelligencer* of the following Monday:

“The arrival of the ‘Barnet’ at this place is an event which will form an interesting epoch in the history of the Connecticut River, and is only a small item in the list of improvements calculated

to be carried into execution at some future period. It is known to most of our readers that the cause of improving the Connecticut River by dams and slack water, has met with a decided opposition from the inhabitants of some of the towns in Connecticut and Massachusetts. The gentlemen who first conceived the plan of navigating the river by the means of steam power have been ridiculed, and the whole scheme laughed at as visionary. We never doubted its practicability, and we have now the fullest assurance that the plan is not only practicable, but will speedily be carried into effect. The gentlemen who compose the association to improve the river are entitled to the warmest thanks of the public, for their indefatigable zeal and perseverance in the cause they have undertaken; and we doubt not but they will see their most sanguine expectations carried into effect."

The next morning President Smith of the Hartford Association, tendered to a large number of ladies and gentlemen of Bellows Falls a short excursion on the river, a novelty often remarked upon by them in later years.

The size of *Barnet* having been found too great for the dimensions of the locks, the boat left at 11 o'clock on the 14th upon its return trip, with a parting salute of one hundred and twenty-four discharges of the old cannon bidding good-bye. Two hundred people accompanied her as far down the river as Westminster. She was at Brattleboro Thursday night, and reached Hartford the follow-

ing Tuesday. Much more time was used than necessary upon both the up and down trips, because of the celebrations at the different points, and the many proffered entertainments, most of which were refused fearing the closing of the river by ice.

On the return to Hartford of *Barnet*, the friends of the Connecticut River Company held a meeting of felicitation, and celebrated the successful voyage by a wonderful supper at Morgan's Coffee House, which was attended by many prominent citizens, including a number of guests from Springfield, and other towns above Hartford. The practicability of steam navigation on the upper Connecticut, and the advantages of speed and power in a natural waterway, over horse drawn boats in an artificial channel, had been triumphantly demonstrated.

It was felt that the efforts of the companies had been rewarded by unqualified success.

A vote appears on the company's records at about this time, "requesting and empowering Messrs. Daniel Buck and Henry Kilbourn, to hire or purchase, and cause to be properly fitted up, a Boat to be towed by the steamboat *Barnet* up Connecticut River."

The little steamer had made history and justified her creation. She had served her day and generation, and, after a few unimportant trips made later, she disappeared. A probable explanation of her ending is found in the sententious entry in the company's records — always most meagre — made on November 3, 1827, less than a year later.



DUTCH POINT, HARTFORD, CONNECTICUT, AND LITTLE RIVER

CIRCA 1870

From a Photograph

Collection of W. J. Hickmott



THE WATERFRONT, HARTFORD, AT DUTCH POINT

CIRCA 1870

*From an Old Engraving
Richardson, Sc.*

Collection of M. B. Brainard

“Voted, That the funeral charges of Mr. Joseph Groumly, who was unfortunately scalded to death by the bursting of the boiler in the steamboat *Barnet*, be defrayed by the Connecticut River Company.” Furthermore, following this rather gruesome entry, “That M. W. Chapin, or Joseph Pratt, be authorized to pay the charges referred to in the preceding vote, and also to pay off the sum employed to bring the said Steamboat *Barnet* from New York to Hartford.”

The vessel was towed from New York to Hartford by the steamboat *McDonough*, and had apparently never sailed under her own steam, until she started on her memorable voyage above Hartford.

The potential power of steam was little understood in the beginning of its mechanical adaptation. Boiler explosions were all too frequent in the early days of steam navigation. The boilers were often of cast iron; particular mention is made of boilers constructed of wrought iron.

The calamitous explosion of *Oliver Ellsworth's* boiler, on March 22, 1827, caused great excitement and alarm.

Four days later Hartford papers recounted the casualty.

“We are sorry to state that a melancholy accident occurred on board the Steamboat *Oliver Ellsworth*, on her passage to New York last Thursday. The following is a brief, but as we believe correct statement of the facts. At half past seven o'clock

on Thursday evening, when the boat was about four miles out from Saybrook Light, the flue of her boiler collapsed with an explosion, and several persons on board were injured by the steam." One of the firemen was killed, the engineer and several passengers were badly scalded, but were expected to recover. "The boat, which was not essentially injured, put back under sail to Saybrook. The cause of the accident we have not heard explained, but understand that no blame was attached to Captain Havens."

On April 2 a notice appeared in the *Courant* announcing that, "arrangements have been made by which the Steam Boat *Fulton*, Cap't Bunker, will supply the place of the *Oliver Ellsworth*, while undergoing repairs rendered necessary by the late accident."

On June 18 the *Courant* records the refitting of the vessel and the resumption of her trips.

"*Oliver Ellsworth*, — This boat having undergone the repairs rendered necessary by the melancholy accident of last Spring, has resumed her regular trips between this city and New York. She has been furnished with a new copper boiler, and every exertion seems to have been made to secure safety to the passengers. The boiler contains 28,000 lbs. of sheet and bolt copper, and each sheet is braced to prevent bursting or collapsing. It is pronounced by those who have seen it a superior specimen of strength, workmanship and design. The plan is upon the *low pressure* principle, similar to the

boiler in the *New Philadelphia*, on the North River. In addition to every ordinary precaution, a glass tube is inserted so as to show the engineer and passengers, precise height of water in the boiler."

A new staircase securing passage to the deck, remote from the boiler, is also mentioned.

The directors are commended for their promptitude, and the thoroughness of the repairs effected, — at an expense of nine or ten thousand dollars, — and the restored steamer is recommended to the public for its generous patronage.

That this mechanical science was quite in its infancy, and that the serenity of travelers was impaired while journeying by means of steamboats, is indicated by the remarks of Professor Benjamin Silliman,— whose Tour to Quebec in 1819, has been referred to, — and who was much disturbed by reason of a serious accident which occurred but a short time previously, on the lake over which he was then sailing. He thus moralized in his journal regarding the "hidden danger which accompanies everyone traveling by steamer, * * * "

"The active volcano which the steamboat necessarily carries in her bowels seems sufficiently appalling, and few persons when beginning to travel in this way, can lie down to sleep, without deeply pondering, that a furious imprisoned enemy is raging within the combustible vehicle which bears them along, and that both fire and water, usually foes, but here leagued in unnatural alliance, may conspire for their destruction."

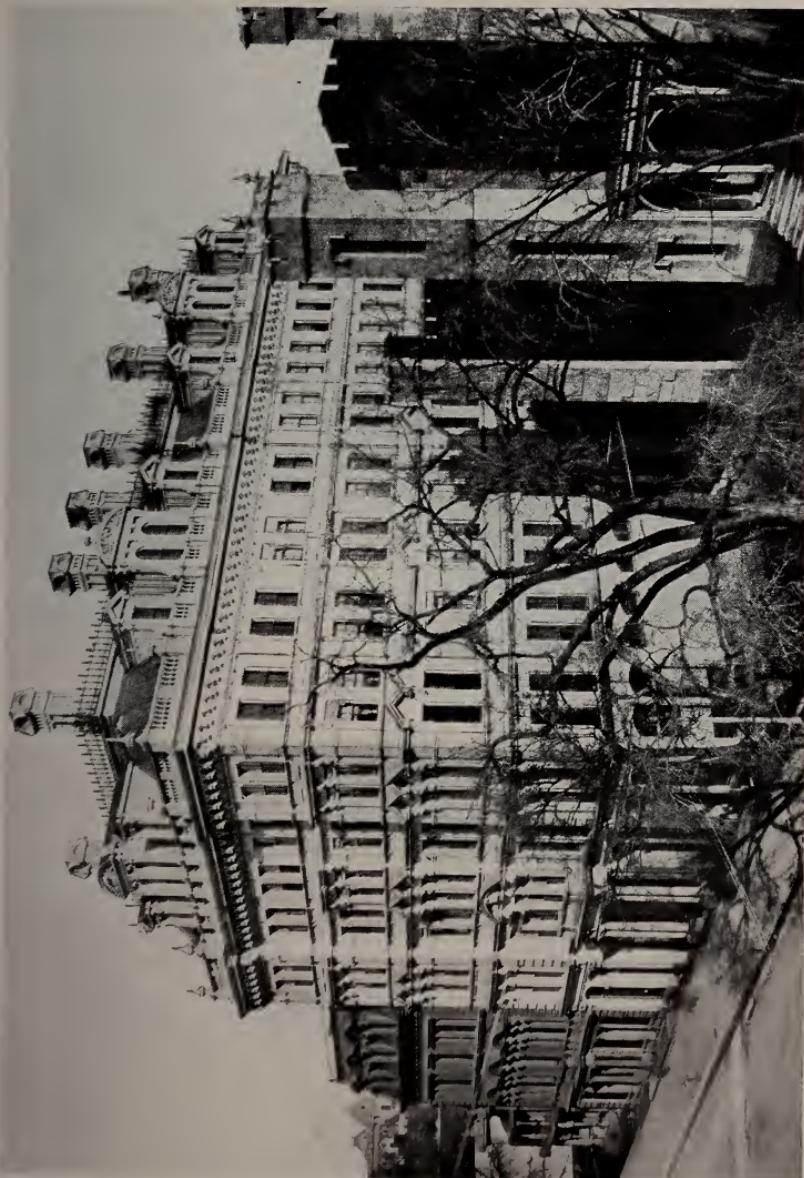
The directors of the Connecticut River Company fully appreciated the magnitude of their undertaking, and proceeded with the utmost caution.

Navigation by means of steam power had become an established fact; but comparatively little attention had been paid to the possibilities of this agency for the purposes of traffic on land.

Mention has been made of the Granite Railway Company in Massachusetts, which was chartered at the time when the canal was under discussion, but, being operated by horse traction, it was regarded as an enterprise somewhat akin to the canal itself. But now came persistent rumors of a new rail system in England, whereon cars were to be hauled by a steam locomotive. Careful attention was paid to these reports by the River Company's managers, who had closely watched the English developments. A vote is found "Requesting the President to procure 'Strickland's report on Canals, Railways, etc.' for the use of the Board," and the subject was carefully studied.

William Strickland, an able engineer, had investigated the progress of railroads in England as early as 1825. While apparently appreciating the possible advantages of railway transportation, his opinion seemed to favor canal construction through sections of country unbroken by hills.

The first steam railway was opened in England in 1825 and ran from Stockton to Darlington; George Stephenson was the engineer, and his loco-



THE CHARTER OAK LIFE INSURANCE CO. BUILDING

CIRCA 1870

Second Office of the Bank

From a Photograph

Collection of M. B. Brainard



MAIN STREET, HARTFORD, NORTH FROM MULBERRY STREET, 1880

From a Photograph

Collection of James B. Moore

motive traveled at the rate of six miles an hour. His contention that he would in time attain a speed of fifteen miles, was ridiculed.

In the comprehensive report submitted by the directors in 1826, particular reference is made to the progress of railways across the water, and results of their investigations are given. The company's records mention that "Public attention has lately been often drawn to the advantages derivable from railroads. Eminent engineers in Great Britain have maintained that railroads are superior to canals, as being cheaper in first outlay, and of greater rapidity and economy in maintenance and transportation. * * * In an essay published in Edinburgh, a noted writer upon railways says, 'So long as horse power was the only power employed, it may be doubted whether the balance of advantage was not in favor of canals.' " However, as the contemplated improvements of Connecticut River were expected to result in the successful application of steam power, a distinct innovation in the operation of canals, the matter seems to be summed up in the following quotation, which formed part of the report.

"An English engineer who expresses great confidence in the superior advantages of railways, says 'It must be admitted that in all speeds under 3 miles an hour, the canal has a decided advantage.'

"We think the subject of a railway may safely be dismissed from consideration, inasmuch as the cost of the proposed improvement is less than

one half that of railways,—as the navigation by steamboats with velocity of 4 miles an hour is equal to wants of this section of the country, and may be maintained on the river with no greater power than that required on a railway."

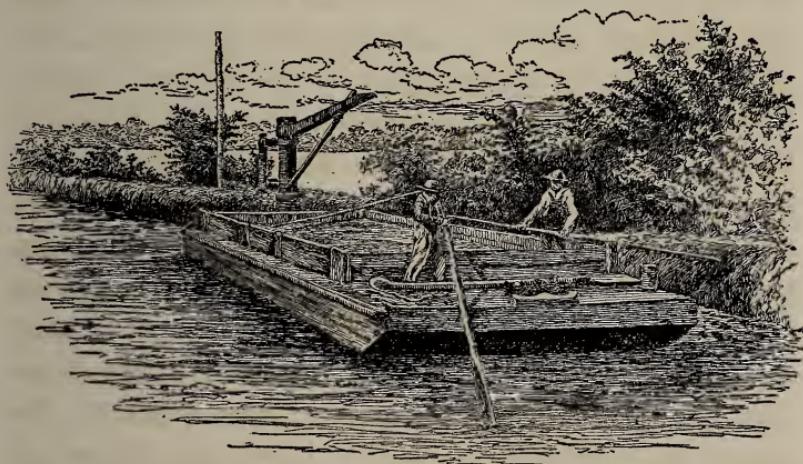
But it seems that regarding the great issues involved, it had been decided to send a commission to England, in order to thoroughly investigate the railway project, and its relations to other means of transportation.

A journey to foreign lands was at that time regarded as a tremendous undertaking, and indicated the importance of the question in the minds of the directors, in view of the probable large expenditures of money required in the navigation enterprise. This committee made a thorough study of the situation abroad, carefully considering all the possibilities of the railway, and the report made on their return was distinctly encouraging to the canal people: in substance their opinion was, "that so long as merchandise could be transported by water at the rate of four miles an hour, no competition by land methods, even by steam traction, need to be apprehended."

Consequently emboldened by this report, and made confident by the result of *Barnet's* experiment in up-river navigation, work on the canal was begun in earnest, early in 1827. In May notices to contractors appeared in the Hartford papers, inviting proposals for "Constructing a Canal by Enfield Falls," which would be received

at Enfield, also at the office of the Connecticut River Company, in Hartford.

An advertisement in the *Courant* on May 14 recites that, "Canvass White, Esq., Engineer of the Company, will attend, at the Falls, to settle and explain the location and manner of constructing the works. By order, A. Smith, Pres."



SCOW IN THE CANAL

From an Old Print

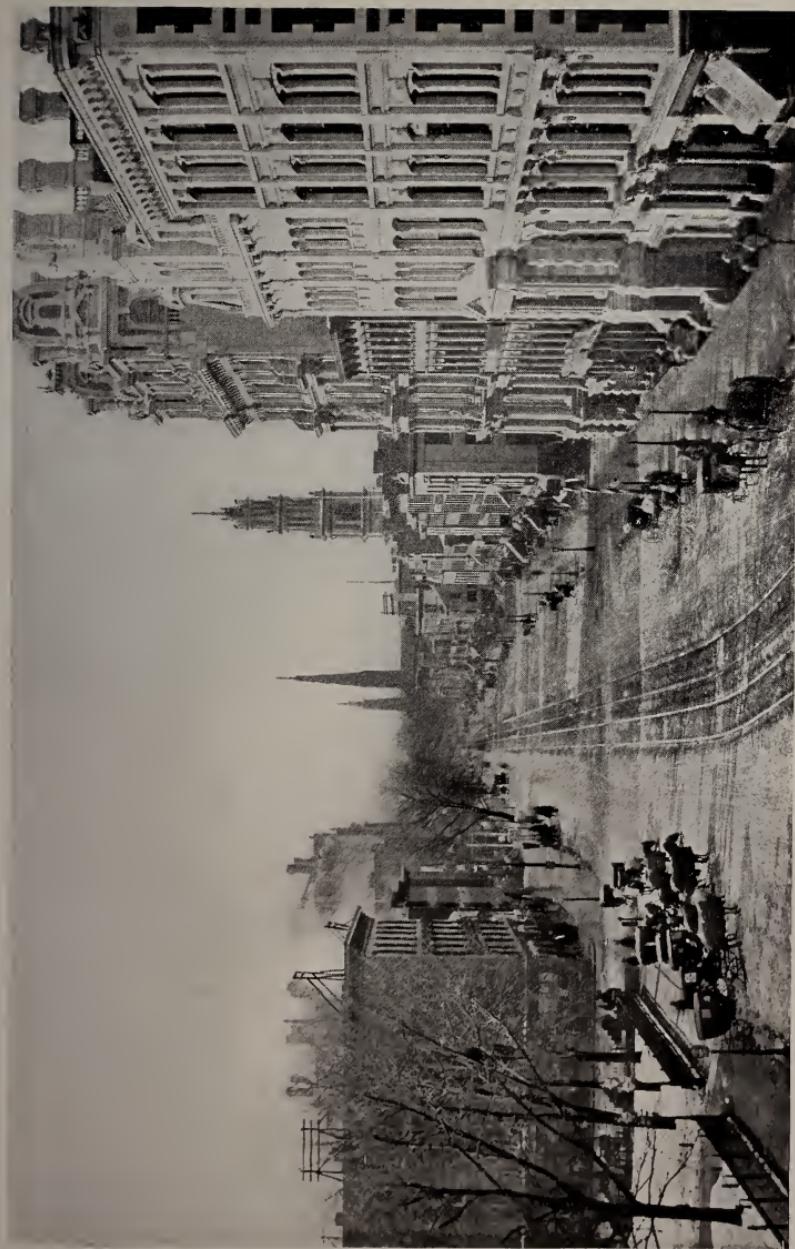
On October 3 the *Springfield Republican* published as a news item, "there are now 400 men at work on the canal at Enfield Falls. The Connecticut River Company has in contemplation the erection of manufacturing establishments along the water front." This reference indicates definitely that the feasibility of utilizing the fall of water from the lower canal for power purposes was early recognized; although at the inception of the enterprise it apparently was not anticipated.

The Windsor Paper Mill, built in 1833, was the first industry to benefit by the water power at Windsor Locks.

The Canal was finished in two years' time, and was formally opened on November 11, 1829, and the event was duly celebrated.

Local news had scant mention in the newspapers of the period, but in its issue of November 17, the *Courant* had nearly a column relating to the completion of the undertaking. "Canal at Enfield Falls,—The canal recently constructed round Enfield Falls, having been filled nearly to the height to which it is intended to admit the water the present season, a number of gentlemen from this city and other places on the river, visited the works on Wednesday last, for the purpose of witnessing the first passage of boats. A party from this city arrived at the foot of the Falls in the steam-boat *Blanchard*, and in carriages, about 10 o'clock, where they were met by another party from Springfield in the steam-boat *Vermont*, which had just returned from an excursion to Windsor, in Vermont.

"In her passage down from Springfield, she passed through the whole length of the Canal, and came into the Connecticut below the Falls. The Stockholders present with other gentlemen from Hartford, Springfield, and the neighboring towns, then went on board the *Vermont*, and two other boats towed by horses, and set sail for the head of the Falls. The boats were an hour and ten minutes



From a Photograph

MAIN STREET, HARTFORD, AT CITY HALL SQUARE, 1881

Courtesy of Phoenix Insurance Co.



DUTCH POINT, HARTFORD — STEAMBOAT "CHARLES H. DEXTER," 1886

Collection of W. J. Hickmott

From a Photograph

in passing through the canal, a distance of five and a half miles, including the detention at the locks. At this place, after an exchange of friendly salutations, the gentlemen from Springfield parted from the company and proceeded on their passage home in the *Vermont*. * * * Sixteen boats loaded with merchandise passed through the canal the same day.

“ * * * The excursion was attended with a high degree of interest, and the party returned home much gratified with the scene they had witnessed. The successful termination of an undertaking so important to a free navigation of the river, is a just cause for hearty congratulation with all who wish to see an easy communication between this place, and the towns in the valley above us. This improvement has not been effected without considerable expense, but its importance and utility we believe will soon be demonstrated by the increased facilities it will afford to the trade in the valley, while at the same time it is hoped the public spirit of those who promptly advanced the funds for its accomplishment, will not lose its reward.

“Besides the more immediate and direct advantages which may be reasonably anticipated from the construction of these works, there is another point of view in which they must be regarded as most important,—they furnish the most satisfactory evidence of what may be accomplished in the improvement of river navigation. They show by actual experiment, what some have been dis-

posed to question, that the pools in the Connecticut may be so connected by short canals, as to afford a regular and valuable steam-boat navigation.
* * *

“We subjoin a brief description of the works at Enfield Falls. * * * ”

The *Connecticut Mirror* on November 16 announced: “On Wednesday last the water was let into the canal around Enfield Falls, to such a height as to admit of the passage of boats, and for the first time fifteen boats passed through the canal on their way up the river. We understand that the ceremony of opening the canal was witnessed by a large number of gentlemen from this city and from Springfield, as well as the adjoining towns, and that they were all highly gratified with the exhibition, as well as the manner in which the works have been constructed. The length of the canal is about six miles; the breadth and depth are such as to admit not only the ordinary flat bottomed boats used on the river, but steam boats of a much larger draught. * * * There are three locks, at the lower end of the falls, of about 10 feet lift each, built in the most durable manner of stone laid in water cement, the mason work of which is not surpassed in any similar work in this country.

“There is another lock at the head of the canal, together with a massive breast wall, which are built in the same substantial manner.”

At the completion of the canal, no dam had been built across the river at its head; a wing had been

thrown out from the western bank, which served to divert a portion of the stream into the canal, and in 1849 the company was allowed to run another wing from the eastern side, leaving a clear space of seventy feet in the centre, for the passage of boats and rafts. But by an amendment passed in March, 1881, permission was given the company to unite the two wings, and to slightly raise the general level of the whole length of the dam.

The entire income of the Connecticut River Company was originally expected to be derived from tolls collected from vessels as they passed through the locks, the amounts of which were to be regulated. Hence care was exercised in the selection of a lock keeper. A committee, previously appointed, made a report early in 1830, regarding the rates to be charged on different boats and freights. Applications, too, for special rates had been received from various steamboat companies making regular runs, and a committee was appointed to consider such requests.

Mr. A. B. Wood was finally appointed Collector of Tolls, and there is record of a vote passed unanimously, "that the Collector and Lock Tender of this Company, shall not be required to pass boats or rafts through the Locks on the Sabbath Day." This was evidently at the Lock Tender's request, for it is further recorded, that "the vote was mailed to A. B. Wood, Collector, with the suggestion that he probably would not object to pass boats before 7 or 8 o'clock in the morning, or whenever there

appeared to be an urgent reason for departing from the rule of not passing boats through the Locks on the Sabbath."

No trains ran on Sunday on the Hartford and Springfield Rail Road for several years after it began operations, and it is noted in a Thanksgiving Proclamation of the period that "all servile labor and vain recreation on said day is prohibited."

The era of steamboat traffic had arrived, and its importance had full recognition. To encourage invention and the building of vessels, the Connecticut River Company, in February, 1830, offered a prize of three hundred dollars for the best three steamboats, which should be constructed during the next six months.

In 1829 the Exchange Coffee House, at No. 33 State Street, was sold by Joseph Morgan to Selah Treat, and the same year Henry L. Ellsworth erected the imposing "block of buildings," on State House Square, at the corner of Central Row and Prospect Streets, which was at the time, considered a notable structure.

Henry L. Ellsworth, one of the leading business men of Hartford, was a twin son of Oliver Ellsworth, late Chief Justice of the United States Supreme Court, who died in 1807. The former was at this time thirty-eight years old. He was the second president of the *Ætna Insurance Company*, serving as head of that company for two years, and was among the original stockholders of The Connecticut River Banking Company. He built the



THE OLMFSTED CORNER, HARTFORD
CIRCA 1900

Third Office of the Bank

From a Photograph

Collection of James B. Moore



THE TRAVELERS INSURANCE CO. BUILDING

Present Office of the Bank

From a Photograph

The Connecticut River Banking Co.

entire block on Central Row from Prospect Street to Main Street, with the possible exception of the building later occupied by Gurdon Fox, Grocer.



THE MORRISON-GREEN HOUSE

From a Drawing

On the completion of the "Ellsworth Block," the bank leased the eastern section, purchasing it soon after, and moved its quarters from Morgan's Coffee House to offices on the first floor of this new building. The *Aetna* Insurance Company, however, retained its office at the Tavern for six years longer. There is no evidence that this edifice was built primarily for the bank, but it is apparent that the portion which it later owned and occupied was constructed especially to meet its requirements.

There was a garden on Prospect Street in the rear, and the bank had privileges and right of way

to a common well on the premises. Lombardy poplars were in front of the present American Hotel, having previously lined three sides of State House Square.

Previously this corner lot was occupied by a large gambrel-roof house, the residence of Dr. Roderick Morrison, erected by him in 1750. In this house he had his office and maintained a drug store, and afterwards, in 1767, it became the home of Thomas Green, the founder of *The Connecticut Courant*.

This property was acquired by Henry L. Ellsworth in 1829, who immediately moved the house to the next lot south on Prospect Street, permission thereto having been granted by the common council.

A few years later Mr. Ellsworth was appointed Commissioner of Patents at Washington, and from there he wrote to Horatio Alden, the Cashier, regarding the "ceremony" of laying the corner stone of the block which he referred to as "a grand one at the time," and enclosed a list of the various articles which were deposited therein, as "appurtenances thereunto belonging, to your property," which is interesting, as showing the character of documents then considered worthy of such preservation.



Original on Parchment

In the year 1829,
Andrew Jackson being President of the
United States,
HARTFORD FLOURISHING,
(For its inhabitants were public spirited,)
THIS BUILDING WAS ERECTED BY
HENRY L. ELLSWORTH.
ELISHA LATIMER, Architect,
VOLNEY ROBERTS, Mason.

Memorandum of Articles deposited in the Water
Table at Northeast Corner of Henry L. Ellsworth's
New Block of Buildings at the Corner of Prospect
Street & State House Square by Oliver Ellsworth
— Hartford, August 12, 1829:

In the Glass Jar

A Discourse delivered at the Interment of Oliver
Ellsworth, Esq.

A Plan of State House Square & part of Prospect
Street

Engravings of Washington, LaFayette & Oliver
Ellsworth

Silver Coins of the United States Coined in 1795
1805 1820 1829

Copper Coin 1826 (Great Seal of Connecticut af-
fixed by Thomas Day Esq.)

In a Lead box which contains the Glass Jar
20th Report of the Connecticut Bible Society 1829
Proceedings of the General Association of Con-
necticut 1829

2nd Annual Report of the Hartford County Sabbath School Union April 1829

13th Annual Narrative of Missions under the Direction of the Trustees of the Missionary Society of Connecticut in the Years 1828 & 9

Annual Report of the American Tract Society

13th Report of the Connecticut Branch of the American Tract Society

American Tract Society's Tract No 155

Connecticut *Observer*

Connecticut Courant

Daniel St. John's Plan of the City of Hartford 1824

Green's *Connecticut Register* 1792

Connecticut Courant July 11, 1776 Containing the Declaration of Independence

Pub. Sheet of the Laws of the Colony of Connecticut Printed in 1743

Connecticut Register 1829

Papers Relating to Connecticut River Co doings to August 13, 1829

Miniature edition of Cronology of the Reign of Geo. 3 & 4

Including a Notice of Every Important Fact

Episcopal Watchman

Publick History	Drama
Proceedings of Parliament	Fine Arts
Courts of Law	Deaths
Police Reports	Births
Statistics	Finance
Science	Literature

CONNECTICUT RIVER BANKING COMPANY, HARTFORD.

FIFTY DOLLARS EACH.

W.C.

Be it known That Daniel Wadsworth
of Hartford, Connecticut, is entitled to
Three Hundred and Thirty Shares of the
Capital Stock of this Bank, transferable by
said Daniel Wadsworth
or his attorney at said Bank
330 Shares

First Stock Certificate
The Connecticut River Banking Co.

From the Original



From the Original

BANK NOTE, 1845

The Connecticut River Banking Co.

with a
General Cronology of
the most important events and Discoveries from
the earliest Records to 1760
by James Fordice
LONDON

Printed for the Proprietor
by Longman Rees Hunt-oren & Brown
1823



THE ELLSWORTH BLOCK

First Banking Office

From a Drawing

The building in which the Banking Company had its first office, though much changed in condition and appearance, still remains an excellent example of the sound construction of a century ago.

The gentlemen whose names and signatures follow comprised the first Board of Directors of the bank:

Daniel Wadsworth

Th. S. Williams

James H. Wells

Wm. H. Sulay

Eliphalet Averill

Alfred Smith

Dudley Buck

Edward Watkinson

R. Bartholomew.



Some time before the occupancy of its new office by the bank, the directors held a meeting at "The Exchange Coffee House kept by Selah Treat," and Alfred Smith was elected its first President, and it was voted that his salary should be at the rate of three hundred dollars, "when the duties demanded of him shall in the opinion of the Board of Directors require a Salary." Horatio Alden was the first Cashier. While during this period the interests of the bank and the navigation company were to a great extent mutual,—Alfred Smith being the president of both corporations — their ultimate aims were diverse and the first boards of directors were, save in a few instances, composed of different individuals.

DANIEL WADSWORTH, the first director and stockholder, was considered the richest man in Hartford, and was among the foremost in forwarding new and worthy enterprises, and in subscribing liberally to all benevolent and charitable objects. He then resided in the mansion No. 11 Prospect Street; his lot including the present site of the Atheneum.

He was president of the Society for Savings, whose office was in the house of the Treasurer, Elisha Colt, at No. 10 Church Street.

Mr. Wadsworth was a man of education and cultivation, and a patron of the arts.

THOMAS S. WILLIAMS, a distinguished lawyer, who repeatedly represented the city in the General Assembly, was a member of Congress, and Chief Justice of the Supreme Court of the State for thirteen years, until in 1834, he left the bench because of age limit.

He lived at No. 3 Prospect Street, south of the bank building, with an office on Main Street ten rods north of State House Square. At that time he was a director of the *Ætna Insurance Company* and trustee of the *Hartford Grammar School*.

JAMES H. WELLS, a merchant, lived opposite to Daniel Wadsworth on Prospect Street, and his business was located on Main Street near the Central Brick Meeting House. He was one of the founders and vice-president of the Society for Savings, a director of the *Hartford Bank*, and the *Hartford Fire Insurance Company*, also treasurer of the *American Asylum for the Deaf and Dumb*.



Alfred Smith

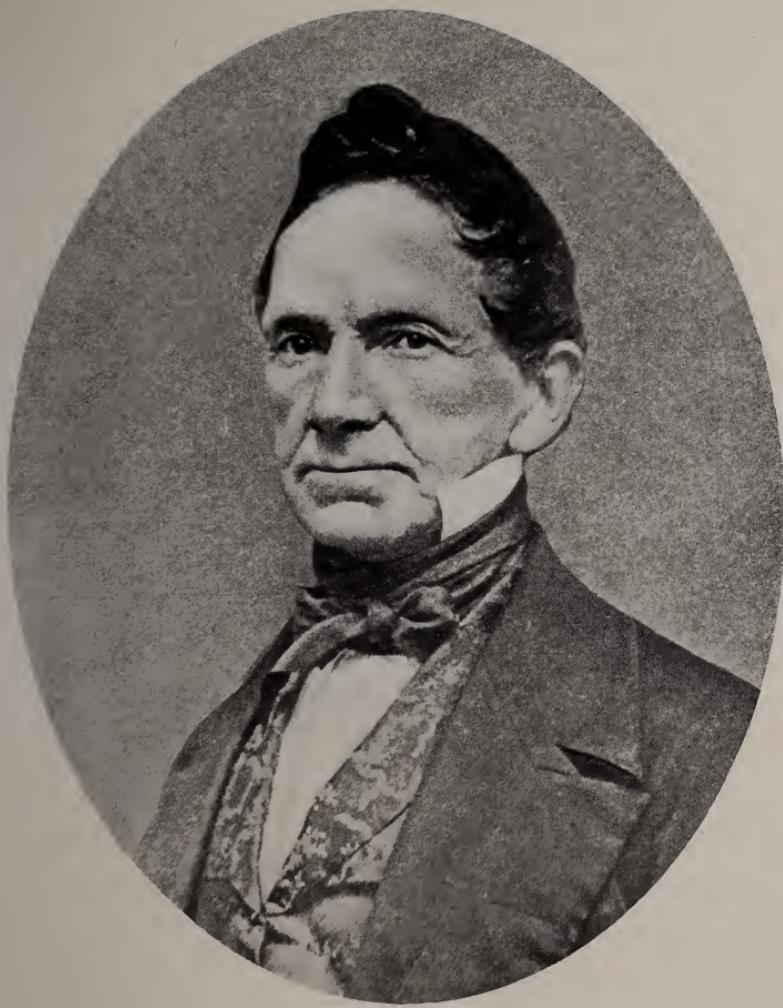
PRESIDENT

1829

1851

1838

1862



George H. Finlay

PRESIDENT

1838

1851

WILLIAM H. IMLAY, was believed to be, with the exception of Daniel Wadsworth, the wealthiest man in the city. He entered business very young and became engaged in numerous activities, and was prominent in many interests. He was principally employed in the West India trade; also dealt in paints and dyes, and conducted a grist mill, with extensive dealings in flour and grain. As the second president of the bank, he rendered valuable service, and was of great assistance to President Alfred Smith during the financial disturbances of 1837.

Later in life, however, he met with serious business reverses. He lived at No. 9 Pearl Street "two doors from the Corner of Main Street," and his principal business office was near by. At that time he was a director of the Phœnix Bank, a director of the United States Branch Bank, and a trustee of Washington College.

ELIPHALET AVERILL, was a merchant conducting a large and successful West India trade which occupied so many men at that time. His home was at No. 79 Main Street. He was one of the first directors of the *Ætna* Insurance Company, subsequently becoming president of the Protection Insurance Company. At this time he was a director of the Phœnix Bank, and a foreman of the Sack Fire Company.

ALFRED SMITH, was a prominent lawyer and interested in a number of enterprises. He was Judge of the County Court, and often represented

the city in the General Assembly. He was the first President of the Bank, holding the position until 1838, and later was again chosen for the office. His office was on Main Street two doors north of the Central Brick Meeting House, and he resided at No. 213 Main Street.

DUDLEY BUCK, was a member of the firm of Daniel Buck & Company, merchants on a large scale, — groceries and West India goods at wholesale, — also paper stock, at the south side of the Ferry Landing.

This firm was the first in the country to import rags from abroad. Later it owned a line of propellers, running between Hartford and New York.

Mr. Buck was the father of Dudley Buck, the composer. His house was at No. 5 Morgan Street.

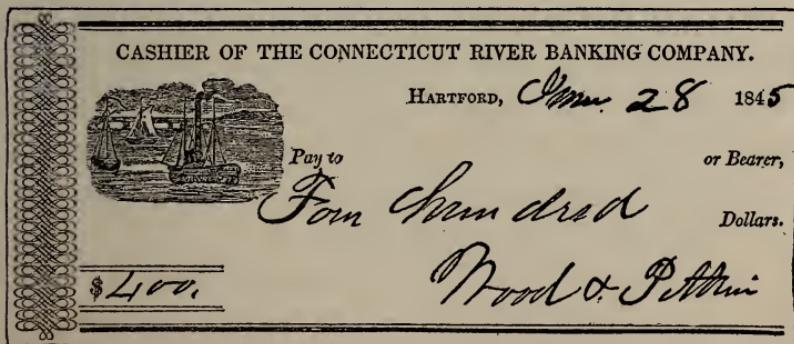
EDWARD WATKINSON, a well-known merchant, also engaged in the West India trade at No. 42 Commerce Street.

Traffic with the West India islands was at this time most important to Hartford, requiring much shipping and employing many men. There were over seventy houses in the city dealing in West India goods and groceries, at least half of which were located on Ferry, Commerce and Morgan Streets.

“West India goods” consisted largely of sugar, molasses, rum, and various other liquors, the importation and sale of which was considered entirely respectable and proper. Indeed there is an instance of a well-known clergyman, who had an outside interest in a distillery.

Mr. Watkinson dwelt at No. 13 Prospect Street, and was a director of the Hartford Fire Insurance Company, and the Protection Insurance Company.

Roswell BARTHOLOMEW, was one of the firm of Ward and Bartholomew, manufacturing jewelers, silver- and copper-smiths, also bell founders. He and his partner were men of large means and influence, with an office on Main Street, fourteen rods south of Bennett's Hotel. He lived at No. 228 Main Street. He was a member of the Common Council, director of the Hartford Fire Insurance Company, treasurer of the Mechanics Society of Hartford, trustee of the American Asylum for the Deaf and Dumb, and a Fire Warden.



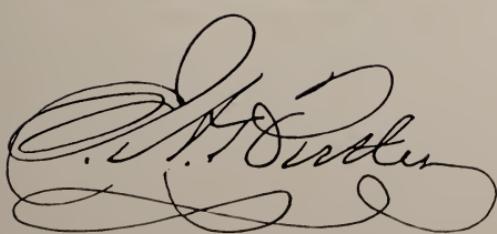
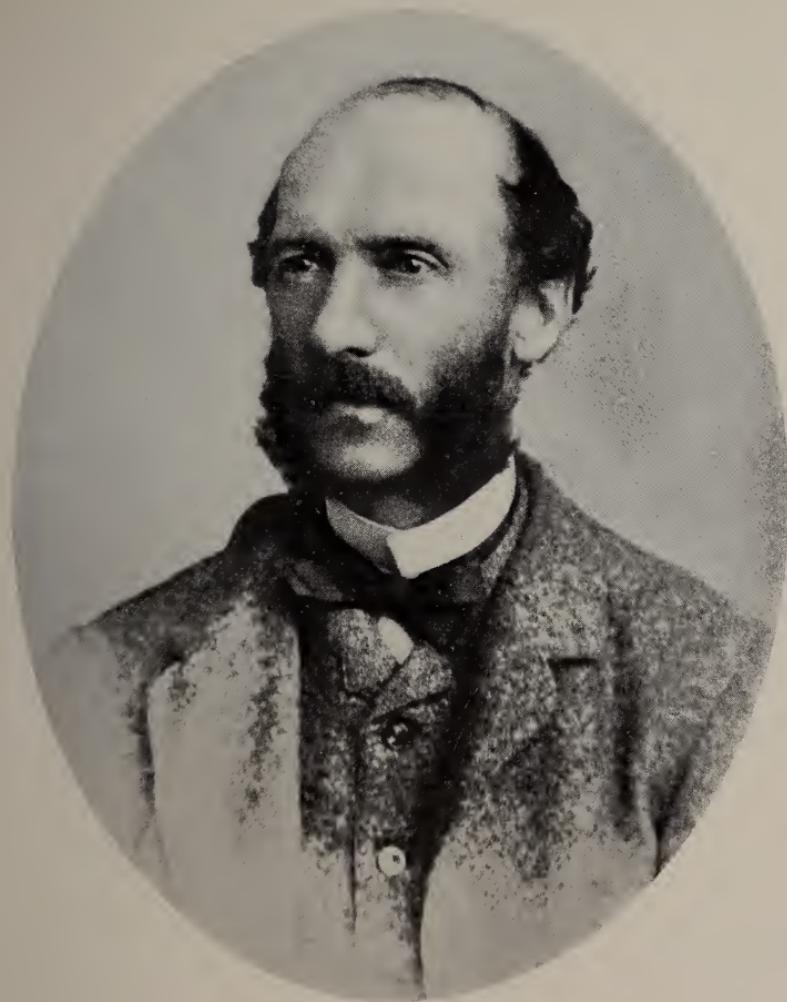
AN EARLY CHECK

On June 5, 1829, the directors voted "to procure steel plates for bank notes, not to exceed the denomination of Ten Dollars," and later the subscription of sixty thousand dollars to the stock of The Connecticut River Company was ratified by the stockholders.

In the early days of the century, banks attached greater importance to the amount of their circulation than to the sum total of their deposits. The General Assembly in granting to The Connecticut River Banking Company permission to subscribe for this large block of stock, expressly provided that the bank should emit no notes based on that invested portion of its capital, assuming that it would receive proper remuneration in the way of dividends from its holdings of Connecticut River Company stock. As the canal enterprise did not prove to be the great financial success anticipated, the bank was to that extent a sufferer. Its immediate and intimate association with the Connecticut River Company practically ceased at this time.

Soon after the bank took possession of its quarters on Central Row, a committee was appointed "to procure furniture, to procure suitable locks and doors for the vault, and to procure suitable stoves for burning Liverpool coal." The latter was an innovation, few coal stoves being found even in the city, — wood being generally used as fuel. The open grate in the banking room, with a later president standing before it, his coat-tails under his arms, has been spoken of by one of the bank's customers whose memory extends back for many years.

As the troublous days of 1837 approached, it may have been of advantage to the bank that the amount of its circulating notes was thus restricted; and anticipating the acute financial stringency

A large, ornate, cursive signature in black ink, reading "H. D. Hodder". The signature is highly stylized with many loops and flourishes.

PRESIDENT

1862

1872



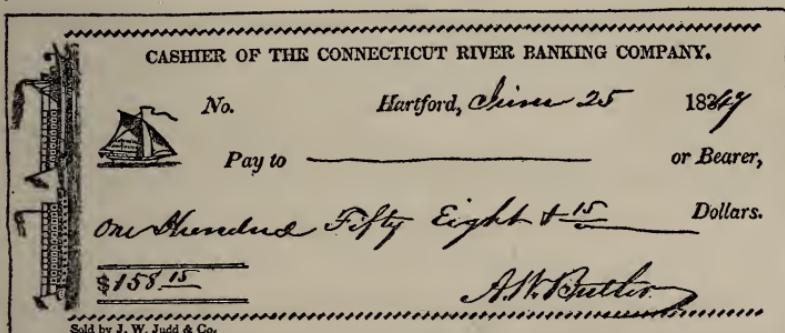
Joseph Church

PRESIDENT

1872

1872

which followed, it may have early called in many of its outstanding bills, for although, with other banks, it entered into an agreement to suspend the paying out of specie, there is a well authenticated tradition that The Connecticut River Banking Company, — in company with the Chemical of New York, the Bank of America of Philadelphia, and several banks in the South, — always redeemed its notes in gold.

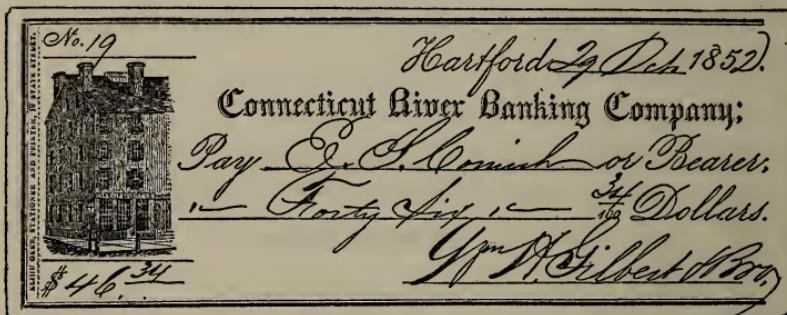


AN EARLY CHECK

Many banks throughout the country were organized only for the purpose of issuing notes, and there were instances where the headquarters of such were located in inaccessible places, that presentation and redemption of their obligations might be hindered.

The great number of banks issuing notes, with no uniformity of design, made "note detectors" a necessity to every bank, and they were found in the counting rooms of many merchants as well.

These publications undertook to give the name of every bank in the country, describing all the note issues, giving facsimiles of the officers' signatures, the amount of the bank's circulation, and the specie carried in its vaults; and thereby became of considerable value to the public.



AN EARLY CHECK

There was usually a certain discount made on notes of "foreign" banks, and it was the proud boast of an aged customer of the "River" bank, — who cherished a pass book issued in 1860, — that in the early fifties, when purchasing grain and live stock in Ohio and Indiana, the notes of The Connecticut River Banking Company which he presented in payment thereof, were always cheerfully received at par.

A vote relating to deposits, however, was passed in May, 1837, and "was posted in the bank conspicuously;"

"Voted: Money received upon deposit, only upon agreement to accept in payment of same notes

current in New York and Boston for ordinary purposes, whether such current bank notes be or not at the time redeemed in specie by bank of issue."

The success of *Barnet's* initial trip stimulated invention and prompted the building of other steamboats.

Thomas Blanchard, an ingenious mechanic of Springfield, was among the first thus impelled, and before the canal was finished,—in 1828,—he had launched a steamboat which was named after her builder. This vessel was a small affair, but sixty feet long, and twelve feet wide with overhanging guards, and hence could readily pass all of the existing locks. It had two cabins and a promenade deck over all. This boat was so successful, easily mounting the falls, that he followed it soon after with the steamboat *Vermont*, which was about the size of *Barnet*, but with improvements, and containing an engine of greater power. As mentioned, *Vermont* was the first boat to pass through the completed canal and locks, having a party from Springfield on board, and was the most important steam vessel on the upper river at this time.

Daily trips by steamboat were afterwards made between Hartford and Springfield, the boats usually shooting the falls, and returning through the canal, although occasionally they mounted the falls by their own power. This advertisement appeared in the *Springfield Republican* on June

16, 1830; "Passengers can be sure of arriving at Hartford and Springfield at the proper hours, the *Vermont* having the power to ascend the Falls at Enfield when the canal is out of order, in equally as quick time as when passing through the Canal. The *Vermont* will therefore lose no trip."

After the canal was opened in 1829, there were several lines of boats on the upper river, — traffic increased greatly, and the river towns became very prosperous.

Steamboat navigation above Hartford was accomplished, and in the decade after 1830 was seen its greatest activity. John Warner Barber in 1836, mentions that "eight steamboats including two for passengers, ply daily between Hartford and Springfield. Six of these are employed in towing flat-bottomed boats of 15 to 30 tons burthen, as far as Wells River, 220 miles above the city." It is related that at any time of day before 1850, a half dozen vessels might be seen passing between the two cities.

James Mulligan of Springfield, who later in life became President of the Connecticut River Rail Road Company, as a young man, was engineer on the little towboat *William Hall*, and afterward on the passenger steamboat *Phænix*. Leaving Hartford at eight o'clock every morning, it was a four hours' trip up the river to Springfield, although the return trip in the afternoon was made in three hours, so that the steamboat connected at Hartford with the steamer for New York.

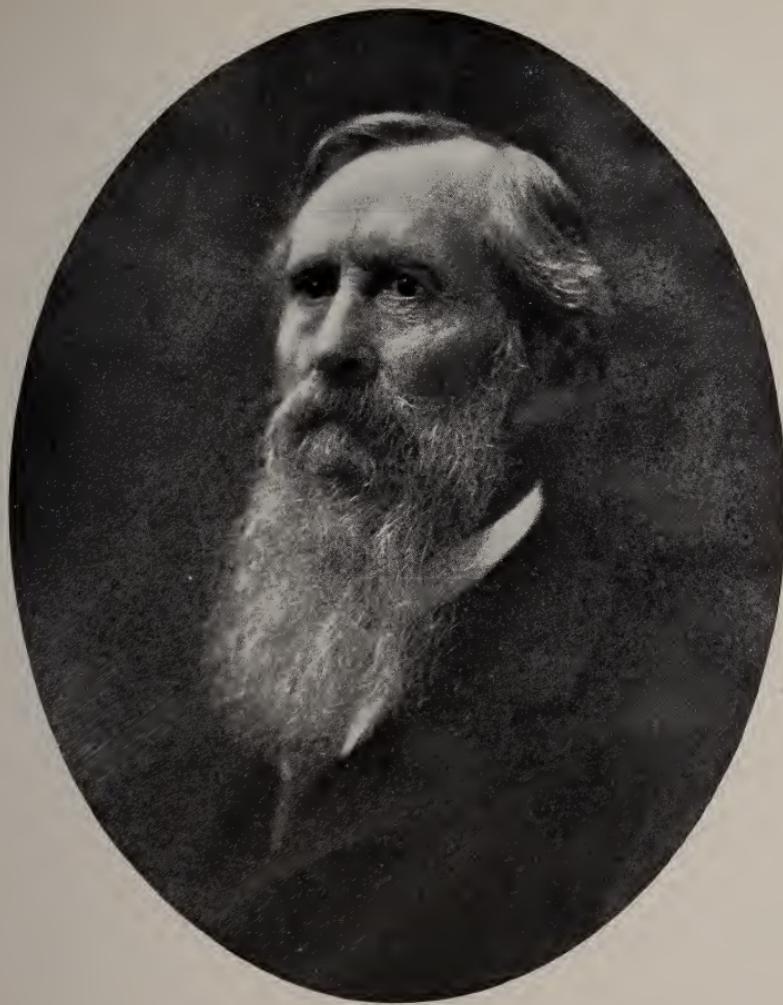


G. M. Welch

PRESIDENT

1872

1874



John D. Emmons

PRESIDENT

1874

1912

The sandbars were numerous and troublesome, and, whenever the boats ran aground, the crew would step overboard and pry them over the bar, using for levers planks, which were carried on the deck for that purpose; this may indicate how small these vessels really were. Charles Dickens made the trip from Springfield to Hartford on one of these little steamers on February 7, 1842. He states that the roads were so bad at that time of the year that the journey by land would have occupied ten or twelve hours.

It was most unusual for the river to be open thus early, but a recent freshet had carried away much of the ice. From *The Springfield Gazette* of February 9, it is learned that "Mr. Dickens arrived in this town by the morning cars on Monday, when he was immediately taken in the charge of the Committee from Hartford, and after dinner took passage in the steamer *Massachusetts* for that city. Mr. Dickens is a very good-looking man of inferior stature, and, we should judge, of extremely pleasing and easy address." The novelty of this passage so impressed him, that in "American Notes," he writes of it at length.

"The captain of a small steamboat was going to make his first trip for the season that day, (the second February trip, I believe, within the memory of man), and only waited for us to go on board. Accordingly, we went on board, with as little delay as might be. He was good as his word, and started directly. It certainly was not called a small steam-

boat without reason. I omitted to ask the question, but I should think it must have been of about half a pony power. Mr. Paap, the celebrated Dwarf, might have lived and died happily in the cabin, which was fitted with common sash windows, like an ordinary dwelling-house. These windows had bright red curtains too, hung on slack strings across the lower panes; so that it looked like the parlor of a Lilliputian public-house, which had got afloat in a flood or some other water accident, and was drifting nobody knew where. But even in this chamber was a rocking chair. It would be impossible to get on anywhere, in America, without a rocking chair.

“I am afraid to tell how many feet short this vessel was, or how many feet narrow: to apply the words length and width to such measurement would be a contradiction in terms. But I may state that we all kept the middle of the deck, lest the boat should unexpectedly tip over; and that the machinery by some surprising process of condensation, worked between it and the keel; the whole forming a warm sandwich about three feet thick. It rained all day, as I once thought it never did rain anywhere but in the Highlands of Scotland. The river was full of floating blocks of ice, which was constantly crunching and cracking under us; and the depth of water in the course we took to avoid the larger masses, carried down the middle of the river by the current, did not exceed a few inches. Nevertheless we moved onward dexter-

ously; and being well wrapped up, bade defiance to the weather, and enjoyed the journey.

“The Connecticut is a fine stream; and the banks in summer-time, I have no doubt, beautiful: * * * After two hours and a half of this odd travelling (including a stoppage at a small town [Windsor Locks], where we were saluted by a gun considerably bigger than our own chimney), we reached Hartford, and straightway repaired to an extremely comfortable hotel:”

It was well perhaps, that the pilot of *Massachusetts* approved of safety first, and kept as near shore as possible, for the Connecticut in early spring, full of floating ice, even in a subsiding freshet, is not a placid stream; and had he been in less skillful hands than those of pilot Adna Allen, the journey might not have proved so enjoyable.

Mr. Dickens was given a most cordial reception at Hartford, and the city and its inhabitants impressed him most agreeably. His opinion, expressed later, was that Hartford was a lovely place where he had many friends whom he never could remember with indifference. He declared that he should always entertain most pleasant and grateful recollections of the city.

He stopped at the City Hotel where a “grand banquet” was tendered to him the next evening, at which many prominent citizens were present. Hon. William J. Hammersley presided; Bishop Brownell invoked the blessing, and speeches were made by Governor Ellsworth, John M. Niles, and

others. Congratulatory letters were read from Washington Irving and George Bancroft, as was also a complimentary poem by Mrs. Sigourney. Mr. Dickens made an excellent speech; there were songs, one original, written by Mr. Hammersley, and sung by Dr. Marcy.

The affair was made a great event, and the host Curtis Judson, presented a menu of over seventy dishes.

After a visit of four days Mr. Dickens left for New Haven on the cars, which at that time came as far north as Hartford, the road having been opened in 1839. The station was located at the foot of Mulberry Street, where it remained for ten years. It required three hours to make the journey to New Haven by rail.

Massachusetts is spoken of as one of the best equipped steamboats of the time, but in May of the same year in which she brought Dickens down the river, she was destroyed by fire at her dock at Hartford. Local papers mention the occurrence thus: "About half past ten o'clock last night, the steamboat *Massachusetts*, lying at the foot of State Street, was discovered to be on fire, and before the flames could be arrested, the stern half of the boat was burnt to the water's edge."

The first railroad in Connecticut was The Boston, Norwich and New London Rail-Road Company, chartered in May, 1832.

The Hartford and Springfield Rail Road Company was chartered in 1835, but did not begin to



Chas L. Spencer.

PRESIDENT

1913

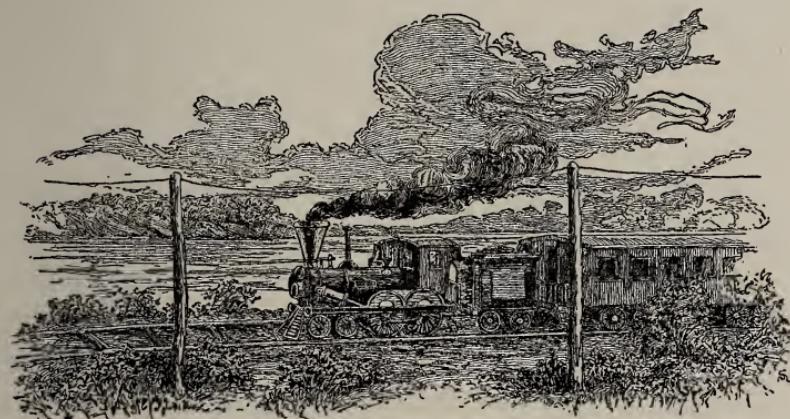
1921



F. M. Hubbard

PRESIDENT
1922

run till 1844. Shortly after, steamboat communication between the two cities became unprofitable, so far as passengers were concerned, and after a time ceased altogether.



WOOD-BURNING LOCOMOTIVE H. & S. R. R.

From an Old Print

While the great project for which The Connecticut River Company was organized and to assist in which The Connecticut River Banking Company was formed, had not demonstrated the large earning power anticipated, it had vastly improved navigation facilities, and had proved of great advantage and benefit to traffic and commerce. Thus it had fulfilled the purposes and expectations of its founders.

As has been said, increased prosperity throughout the valley followed the opening of the canal, and this a decade or so before the coming of the railroads. The enterprise was a success, yet it

ultimately became a failure, not because of lack of performance, but for the reason that its services came to be no longer required. As soon as the Hartford and Springfield Rail Road was opened, connecting Hartford and New York with the line of the Boston and Albany road, — because of the speed and convenience afforded by rail transit, freight and travel were diverted from the water-way.

Its business languished, and before long became negligible, although as stated, freight boats continued, with more or less trade, for some time, and several small passenger steamers ran from Springfield to the towns above; but the coming of railroads practically ended water transportation on the Connecticut above Hartford, and the receipts of the canal company obtained from tolls rapidly dwindled.

The prodigious economic change, of which the little road from Stockton to Darlington was the precursor, could hardly have been foreseen by the wisest; — probably not even by George Stephenson himself. Apparently it was soon realized that in the future any considerable income from the canal property must emanate from its capacity to furnish power, and its managers proceeded accordingly.

That even this anticipation may have been exaggerated, would appear from the consideration of a vast scheme which about this time attracted much attention, and met the entire approval of certain enthusiastic citizens.

On January 26, 1846, a "City Meeting" was held in the City Hall and a tentative proposal to utilize, for the benefit of the city, the plant and power at Windsor Locks, was presented. There were between two and three hundred people present: Mayor Amos H. Collins presided, and the proposition was discussed at length.

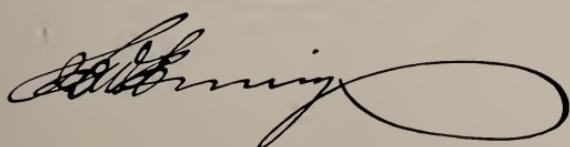
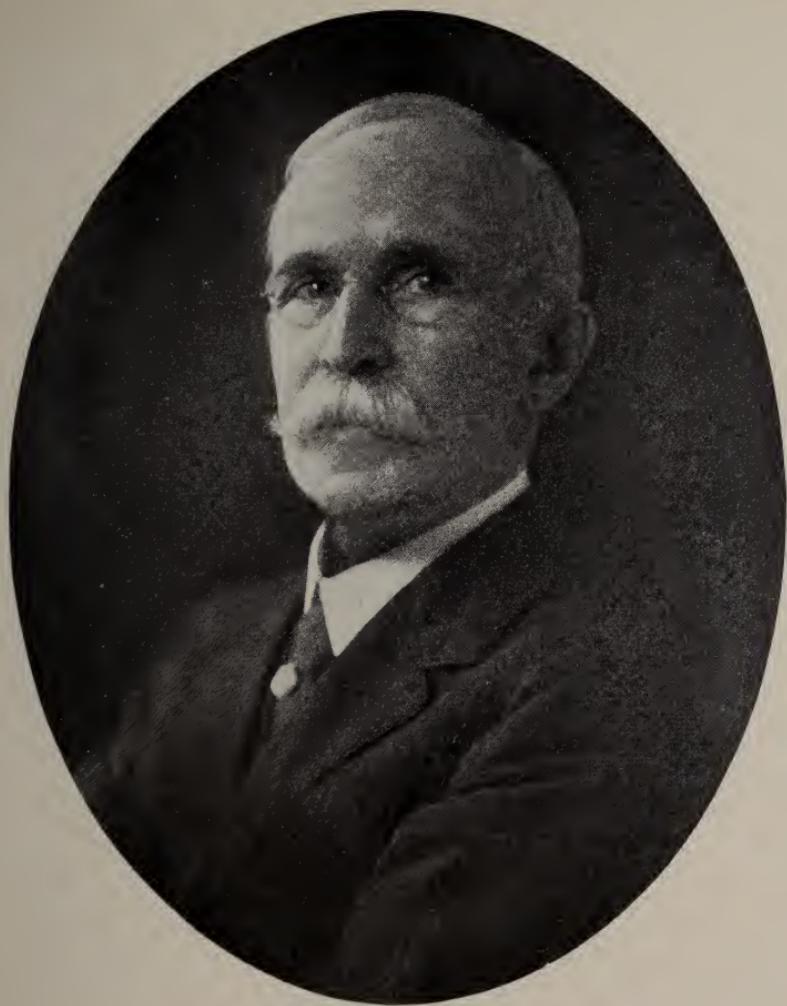
A resolution was passed without opposition appointing Gideon Welles, D. F. Robinson, Stephen Spencer, Leonard Kennedy and Denison Morgan, a committee, "To obtain a survey and make examinations at the head of Enfield Falls as they shall deem necessary, to present more in detail the difficulties to be overcome to obtain sufficient water for a canal, designed to furnish water and water power at Hartford."

Messrs. Welles and Robinson being unable to serve, the last three named on the committee subsequently made a carefully prepared report to "The Honorable the Mayor and Freemen of the City of Hartford," in which was strongly advocated a great canal one hundred feet wide and twelve feet deep, which should extend from Windsor Locks to Hartford, constructed after plans by engineers employed for the purpose, and thereby furnish power to the city for manufacturing purposes, which would be "greater than any single improved power in New England." Computing the power in *spindles*, this would give Hartford power to drive three hundred thousand, compared with the estimated two hundred thousand spindles

then in motion in Lowell: — which city, by improving a water power one-third less than the one awaiting Hartford's development, "had become in manufacturing importance, the first in New England, sustaining a population of thirty thousand," compared with fifteen thousand then in Hartford. The committee presented, "for the consideration of this meeting, a perfect outline of one of the most splendid enterprises, of this most enterprising age," — at an estimated expense of \$748,427.

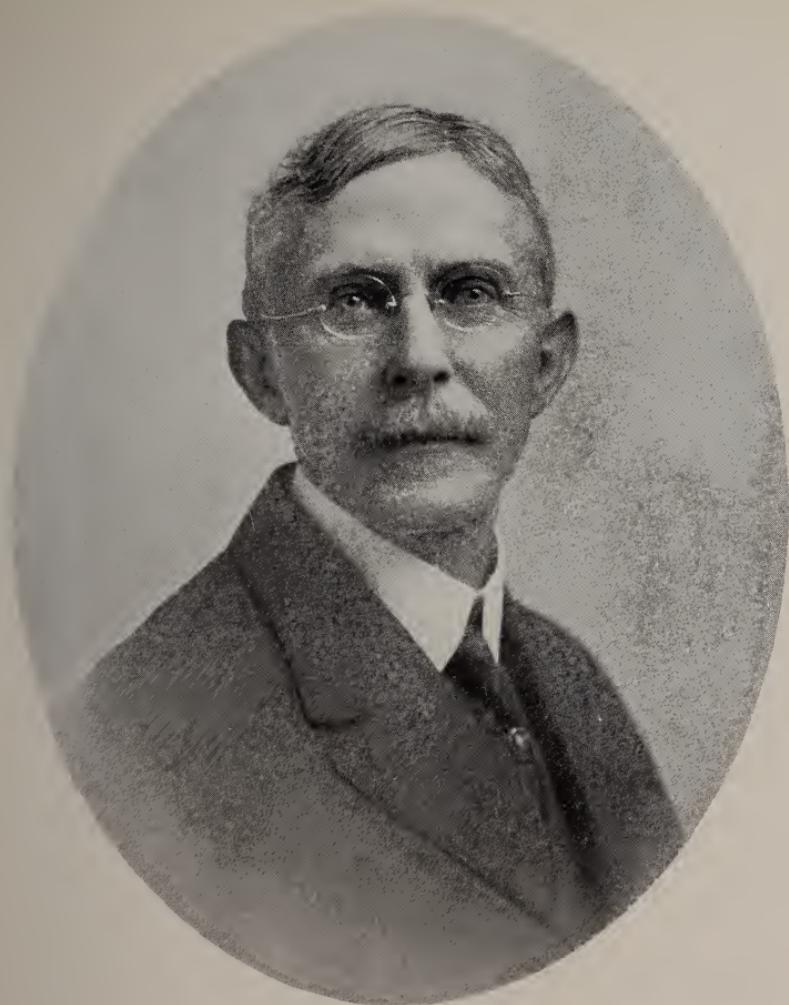
Reviewing the plans and "the able report of the engineer," the committee warned the citizens addressed that, by ignoring such a wonderful opportunity for development, the city might in time, — as had other towns hinted at, — degenerate and "become remarkable only as a good place to emigrate from."

The enormous power to be obtained in this proposed development was only one attractive feature of the project; — Hartford at this time had no water system. All of its water, drinking and otherwise, was had from wells and cisterns. In the plan as outlined the city was to be furnished with a permanent supply of pure water, compared only to the Croton Water Works in New York, which not only would provide a sufficiency for every house, but would give an abundant supply to the fire department, then dependent upon underground cisterns. These in case of need, would be exhausted in a few hours, and were therefore utterly inade-

A handwritten signature in cursive script, appearing to read "Schuyler Colfax". The signature is written in black ink on a light-colored background, with a small oval flourish at the end.

VICE-PRESIDENT

1887



Martin. Welles

VICE-PRESIDENT

1908

quate in case of an extensive conflagration from which, up to this time, Hartford had been mercifully preserved. The additional cost of this great benefit, including pumps and reservoirs, with piping sufficient for the present population of fifteen thousand, would be \$216,182, although the facilities would provide for a city of fifty thousand souls. The report thus concludes, "in view of all the facts which have come to light by this investigation, your committee cannot refrain from congratulating the citizens of Hartford upon the prospect before them." Attractive as this wonderful plan appeared, however, no evidence is found that the recommendations of the able committee were ever adopted.

The freight business continued to a greater or less extent for some years longer. At the time of the great flood in 1854, with the water in the river unprecedentedly high, all intercourse with Hartford from the north was interrupted. The railroad stopped running, and, with the bridges at Poquonock and Windsor swept away, the roads below Windsor Locks were impassable.

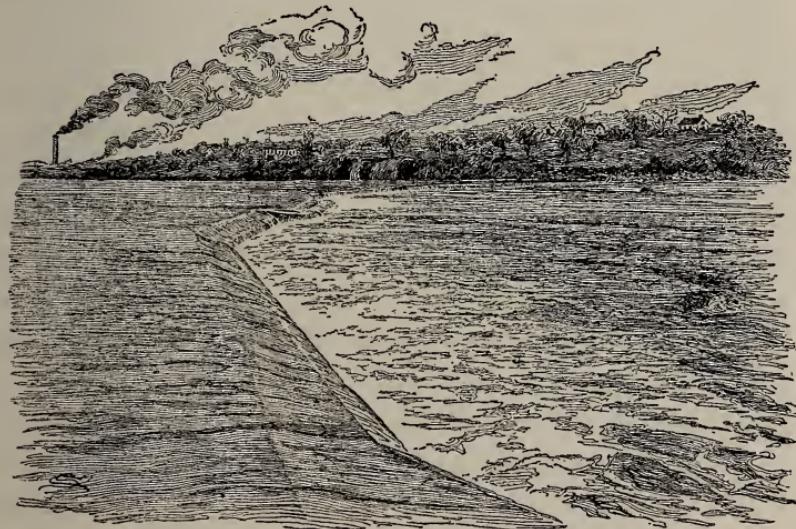
On May 1, Mr. C. H. Dexter of Windsor Locks, founder of the paper mills bearing his name, had a note maturing at The Connecticut River Banking Company. It was unthinkable that an obligation of Mr. Dexter's should not be cared for at maturity, consequently he chartered the little steamboat, *G. P. Goodsell* of Springfield, to carry him to Hartford. A number of persons in the vicinity joined

him in the excursion, and, as the bridge at Hartford was barely above the surface of the water, Captain John Abbe, commanding the vessel, steamed over the causeway east of the bridge, and sailing up State Street made a landing at Bull's drug store, which stood on the corner of Front Street. Mr. Dexter disembarked and met his note at the bank when due. In 1859 he was elected a director of the bank, rendering valuable service in that capacity for many years.

The little stern wheel vessel *Charles H. Dexter*, named after the Windsor Locks citizen, was the last steamboat to run on the river above Hartford. She was built at a small yard on the river bank at Suffield, styled the "Douglas Fish Place," — where at one time were shad fisheries, — by a company consisting of Barton H., Orville, and George Douglas. A line of boats owned by Barton Douglas & Company, at one time ran up the river as far as it was navigable. *Dexter* was built in 1866 and ran until about 1881. She was sold to the Hartford and New York Transportation Company in the seventies, and during the Centennial Exposition year was used as a transport to convey passengers to Philadelphia, later operating on the river as a towboat. Because of a serious accident to her machinery she was subsequently beached at Dutch Point, soon becoming a wreck. When the land at the Point was filled in by the Hartford Electric Light Company, the hulk was gradually buried and now lies under the great structure of the

Electric Light Company, a noble monument above a worthy grave.

Captain Edward O. Douglas, born in 1846, commanded this boat for eighteen years, and still cherishes a sentiment of affection for the old vessel. She was eighty-two feet long, and of a little more than forty tons burthen, drew twenty-two inches of water, and had cabin accommodations.



THE DAM AT WINDSOR LOCKS

From a Photograph

The farthest point North reached by any of the river steamboats was attained by *John Ledyard*, a small vessel that drew but little water, and could pass all the locks. In July, 1831, she arrived at Wells River, where she received an ovation, but the difficulties were such that the voyage was not repeated.

Although the primary objects of the Enfield Canal ended with the coming of railroads, it never ceased functioning as originally planned, and for nearly a century has "locked through" all vessels which desired to pass either up or down the river, and its locks now admit larger boats than any others upon the river. Its former rival, the Farmington Canal, however, years ago became a thing of the past. Although begun in the town of Granby in 1825, it did not reach New Haven until four years later, and connections were not formed whereby the course was open to Northampton, until 1835. Floods and other disasters caused delays, and largely increased the cost, which at best was much in excess of the original estimates, — so that in the early thirties the company found itself short of funds. Dissatisfaction among its stockholders was apparent, and the management became subject to reproaches with the result that, in 1836, a reorganization was effected, and both the Farmington, and the Hampshire and Hampden Canal Companies were merged into "The New Haven and Northampton Company," which completed the works, and for several years maintained the line from the coast to the river at Northampton. The business, however, proved so unprofitable that in 1846 an amendment to its charter was secured whereby a railroad was constructed along the line of the canal, and the latter fell into decay.

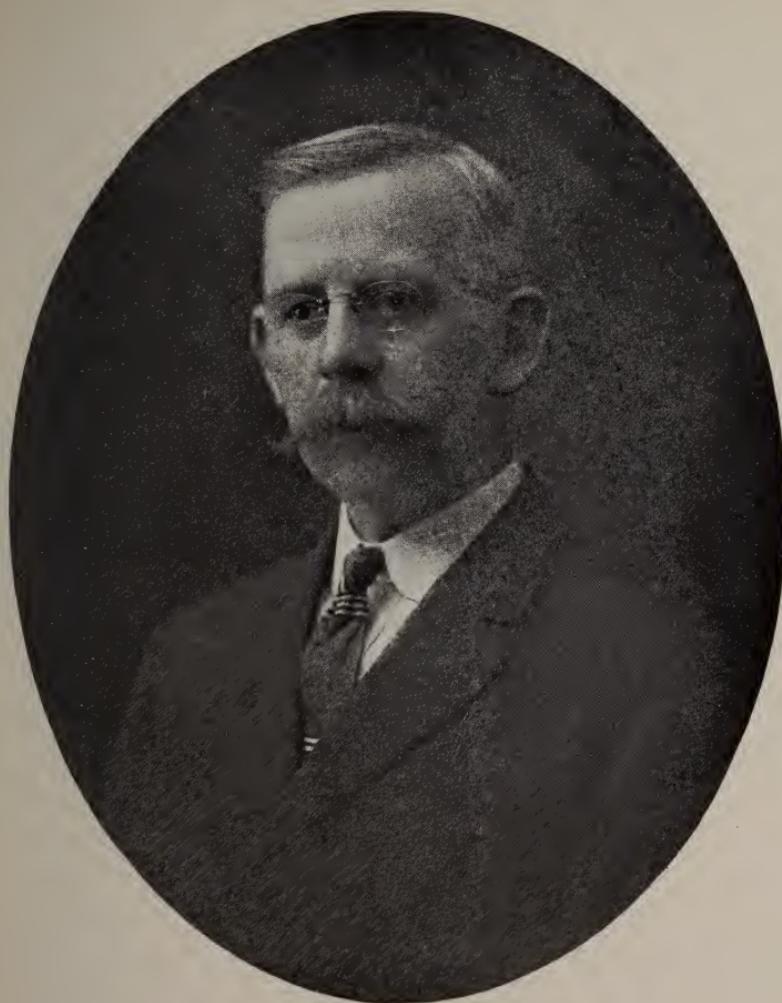
One of the most picturesque relics of the enterprise still exists in the dignified stone aqueduct



F. F. Fisher

CASHIER

1895



S. H. Maercklein

ASST. CASHIER
1873

crossing Salmon Brook in East Granby, now utilized by the railroad as a bridge.

Alfred Smith served the bank as president, with great ability, until 1838, when, feeling the need of rest after the last strenuous years, he retired and was succeeded by William H. Imlay, who remained in office until November 3, 1851. As has been said, while up to the latter years of his life Mr. Imlay had been most successful, business clouds began to gather at about this time, and he resigned as president of the bank. Alfred Smith again assumed the position, which he retained until January, 1862. Thus for the thirty-seven years of the bank's existence, it had had but two presidents.

These had been prosperous years, and the institution was in excellent condition when John A. Butler became its Chief Executive on January 7, 1862. Mr. Butler had been cashier since 1849, acquiring the office on the death of Edwin Spencer, who succeeded Horatio Alden as cashier December 3, 1838.

The Civil War was now in progress, and fundamental changes were taking place in business, particularly with the banks. The State banks lost their circulation privileges, and much readjustment was necessary in order to keep the business profitable. The bank remained at No. 16 Central Row for forty-one years, removing in 1870 to the well equipped offices in the new building of the Charter Oak Life Insurance Company, on the corner of Main and Atheneum Streets. Its force

then consisted of a teller and bookkeeper, besides the president and cashier. This dignified edifice, constructed of granite, and containing the first elevator seen in Hartford, was the *show building* of the city, which out-of-town friends were called upon to admire, and from the roof of which an extensive view was obtained.

The building occupied a large plot north of the Atheneum, a considerable portion of which was at one time owned by Daniel Wadsworth.

The Charter Oak Life Insurance Company occupied the large office hall in the center of the building, renting the remainder of the space, all of which the *Ætna* Life Insurance Company, the present owner, finds entirely inadequate for its present requirements.

Mr. Butler held the office of president for ten years, and was followed by Joseph Church, watchmaker and jeweler, a man of wealth, who had been a director of the bank since 1837, but who continued as president for one month only, being succeeded by George M. Welch, who at one time was actively engaged in the drug business, but had at this time retired, and who at the end of two years declined a re-election.

On February 2, 1874, Samuel E. Elmore was elected president of the bank, and held the position for the long period of thirty-eight years, resigning on June 3, 1912, on account of advanced age.

Mr. Elmore had had much experience in business, and was a man of keen insight and excellent

judgment. He possessed a kindly disposition and made many friends, and his wise counsel was often sought. At the breaking out of the Civil War, Mr. Elmore was holding the position of chief clerk in the office of the treasurer of the State of Connecticut. He was one of the first in the state to join the colors, but Governor Buckingham — the “War Governor” — directed that the enlistment be canceled, as he felt that in the coming strenuous days the chief clerk could render greater service to the state in the office of its treasurer, than in the field. The young assistant treasurer, therefore, remained in the department for the next four years, during which time he incurred heavy responsibilities, and many duties devolved upon him in the way of paying off troops in the field, arranging bond issues for the State, etc., all of which he faithfully performed, earning the approbation of his chief.

In 1887 the bank again changed its location to offices on the first floor of the building at the corner of Main and Pearl Streets. This although one of the oldest business blocks of the city, built about 1847, was an excellent situation, and the move proved to be advantageous. The corner, styled “Lord’s corner,” or the “Olmsted corner,” was part of the one time property of John Haynes, the title going back to 1639.

These banking rooms were retained for twenty-six years.

In 1913 following the resignation of Mr. Elmore, Charles L. Spencer was chosen president, holding

the position until his lamented death in 1921, a period of prosperity for the institution. The bank has occupied its present quarters in The Travelers building since 1913, when Mr. Spencer became its head. This stately structure stands on historic ground. Here was located, "some distance below State House Square," Zachary Sanford's Tavern, where on the afternoon of October 31, 1687, in the large upper room, or Court Chamber,—where the General Court held its sittings,—the Governor and Council of the Colony of Connecticut met Sir Edmund Andros, who appeared as the new Governor appointed by the crown, and who demanded that the prized charter of the Colony should be surrendered to him. Much discussion ensued which lasted until evening, when suddenly as impatience became manifest, the candles were extinguished and the charter disappeared. It was received by Captain Joseph Wadsworth, and by him hidden in a cavity of the great oak tree standing on the grounds of the Wyllys place. Tradition has it that the Wyllys Mansion was built about 1638, its frame having been brought from England. Certain it is that in the Hartford Land Records of February 1639-40, the dwelling house of George Wyllys is mentioned as "now standing," and the property remained in the Wyllys name until 1823. The "Charter Oak," so called, was blown down on August 21, 1856. The oldest picture of the tree known was painted from life by

George Francis, in 1818, for Daniel Wadsworth, and this also depicts the Wyllys Mansion as it then appeared.

On January 27, 1922, L. Marsden Hubbard was elected President of The Connecticut River Banking Company, also of its affiliated institution, The Travelers Bank and Trust Company, whose offices are also located in the Travelers building.

The present board of directors consists of:

LOUIS R. CHENEY

ALMERON N. WILLIAMS

ARTHUR L. SHIPMAN

L. EDMUND ZACHER

LOUIS F. BUTLER

DANIEL S. MORRELL

HORACE H. ENSWORTH

L. MARSDEN HUBBARD

HENRY W. ERVING

Thus after completing a century of honorable and conservative business, The Connecticut River Banking Company confidently and cheerfully enters upon another hundred years of service.

Report of the Condition
of
THE CONNECTICUT RIVER BANKING COMPANY
HARTFORD, CONN.

At the close of Business on the
first day of June, 1925



Assets

Loans and Discounts	\$2,922,149.23
Stocks and Securities	1,429,810.40
Due from Banks	841,434.71
Cash	253,975.68
Customers' Liability on Letters of Credit	6,000.00
Accrued Interest	993.98
	\$5,454,364.00

Liabilities

Capital Stock	\$ 150,000.00
Undivided Profits	777,869.98
Due to Banks	13,119.16
General Deposits	4,506,374.86
Letters of Credit	6,000.00
Reserve for Expenses	1,000.00
	\$5,454,364.00

